

JUDGE KARAS

FILE COPY

MICHAEL J. GARCIA
United States Attorney for the
Southern District of New York
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08 CIV 48187

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

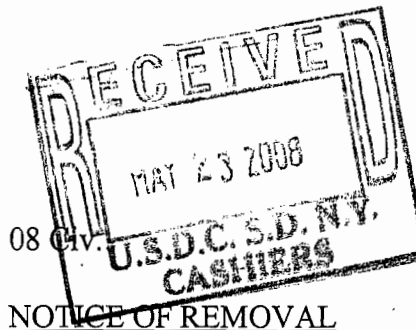
----- X
DOUGLAS D. DE MASI SR.,

Plaintiff

- against -

SENATOR CHARLES E. SCHUMER,

Defendant.
----- X



Defendant Senator Charles E. Schumer, by his attorney, Michael J. Garcia, United States Attorney for the Southern District of New York, hereby removes the above-captioned action to the United States District Court for the Southern District of New York. The grounds for removal are as follows:

1. At all times relevant to the complaint, Charles E. Schumer was a United States Senator representing New York.
2. Senator Charles E. Schumer was named as a defendant in a civil action filed in the Supreme Court of the State of New York, County of Putnam. A true and correct copy of the state court complaint with attachments is annexed hereto as Exhibit A.¹

¹ Social security numbers have been redacted from the attachments.

3. In the complaint, although plaintiff does not specify a cause of action, plaintiff appears to be claiming that Senator Schumer committed a tort against plaintiff because plaintiff was not satisfied with the assistance he received from Senator Schumer's office concerning plaintiff's dispute with Countrywide Home Loans, which held a mortgage on plaintiff's home. See Exhibit A. Accordingly, this complaint should be construed as asserting a tort claim pursuant to the Federal Torts Claim Act ("FTCA"), 28 U.S.C. §§ 1346, 2671-2680.

4. Senator Schumer's alleged conduct was taken under color of his office and within the scope of his employment as a United States Senator.

5. Because plaintiff's claim against Senator Schumer is brought against an officer of the United States for acts performed under color of such office, this action may be removed to this Court pursuant to 28 U.S.C. § 1442(a)(1). This action is also removable pursuant to 28 U.S.C. § 2679(d)(2). See infra ¶ 7.

6. On May 21, 2008, the United States Attorney for the Southern District of New York, Michael J. Garcia, certified, pursuant to 28 U.S.C. § 2679(d) and 28 C.F.R. § 15.4, that Senator Schumer was acting within the scope of his employment as an officer or employee of the United States at the time of the events giving rise to plaintiff's claims in this action. The certification is attached hereto as Exhibit B.

7. Pursuant to this certification and 28 U.S.C. § 2679(d), the action is deemed to have been brought against the United States and the United States should be substituted for Senator Schumer as the defendant in this action, and this action must be removed to this Court.

8. The trial in this action has not commenced.

9. Accordingly, this action is properly being removed pursuant to 28 U.S.C. §§ 1331,

1441(a), 1442(a), 2679(d)(2), and 1446(a).

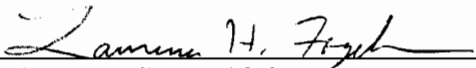
10. The submission of this notice of removal is solely for the special purpose of removing this action to the appropriate federal court and is not a general appearance by any defendant. This Office makes a limited appearance on behalf of Senator Schumer solely for the purpose of removal of this action. This submission does not constitute a waiver of any defense available to the defendant, including any defense under Rule 12 of the Federal Rules of Civil Procedure.

Dated: New York, New York
May 23, 2008

Respectfully submitted,

MICHAEL J. GARCIA
United States Attorney

By:


LAWRENCE H. FOGELMAN
Assistant United States Attorney
Telephone: 212-637-2719
Fax: 212-637-2730

To: Douglas D. De Masi Sr. (By Express Mail)
1214 Beekman Road
Hopewell Jct. N.Y. 12533
Tel: 845-227-5387
Fax: 845-227-7312

COVER SHEET

PLAINTIFF

Douglas D. De Masi Sr.
1214 Beeman Road
Hopewell Jct. New 12533
Phone # 845 27 5387
Fax # 845 227 7312

1019/08
Date April 23 2008

-AGAINST-

DEFENDANT

Senator Charles E. Schumer
One park Place, Suite 100
Peekskill, New York 10566
Phone # 1 914 734 1532
Fax # 1 914 734 1673

PUTNAM COUNTY
CLERK
2008 APR 24 AM 9:26

both of us to get an appraisal on our home before this court date. Patty and I did and paid for the appraisal in full, and she didn't. Then Judge Burk told me that he will sign these papers when he gets around to it. But right now he told me to go see Patty and tell her that Judge Burk said to have a wonder full Christmas with our kids and family. And as I was walking out of the court I noticed their were two court officers right behind me, I never heard or saw them come in to the court room, as I'm leaving they gave me a little smile and then I noticed Ms. Widen the banks attorney with her head down and talking to her self as I left the court very fast. Judge Burk gave Patty and I a chance, a level playing field to make things right. A few months later we were able to pay off our mortgage and kick the bank off our land. Some day Patty and I would Very much like to thank Judge Burk for giving us that chance.

- 2) In the year of 2000 we were able to get a mortgage with Option One, at a very High interest rate on our home so we could pay back some taxes and start to rebuild our credit rating. And right from the very first payment we would pay our mortgage payment using the United States Postal Service, Certified Mail Returned Recite Requested Only, proving that all of our mortgage checks were mailed on time, delivered on time so no one could say that the mortgage payments were late or lost in the mail.
- 3) In 2002 we refinance with Freemont lending at a better interest rate and continued to rebuild our credit rating. But the interest rate was still high, 10.5% for four and a half years and then the interest would go higher. So we knew that we had to refinance with in four and a half years. But we all so knew that our credit rating

was going up all the time because we all ways paid our mortgage payment on time all the time. And as all ways we would mail all our mortgage payment using the United States Postal Certified Mail Return Recite Requested Only.

- 4) We knew that we were going to be able to refinance our home again before the four and a half years came due at a regular low interest rate and low closing cost. And we were going to take out an extra \$125,000.00 as working capital for our project or to build a new home and sell it for \$989,000.00 being on a pond with two trout streams back in the woods with a long drive way and plenty of privacy setting on 5 acres.
- 5) Or we were going to buy our neighbors home for \$250,000.00. Using builder terms. And then we were going to rebuild the old cottage and subdivide the land in to three lots and build two more homes and after all of our expenses we would have netted over \$ 733,000.00.

(FIRST CAUSE OF ACTION)

- 6) Patty and I were forced in a constant battle with Country Wide Home Loans, Mr. Angelo R. Mozilo Chairman and Ceo and Ms. Wosank Assistant Vice President for years. They have knowingly, deliberately and maliciously destroyed our lives for years and cost us over \$733,000.00. this has been proven many times before. Furthermore all of our financial problems they deliberately caused for their own financial gain. Late fees, extra fees, extra interests, etc. Just think of it and I'm sure we were not the only ones being hit with late fees, extra interest fees.

(If 100.000 customers per day were hit with the same fees? What a win fall)

To make things even worse they knew that they were destroying our credit rating by (deliberately and maliciously posting our mortgage payments late) .And by doing this they made sure we would never be able to get a regular mortgage at a regular low interest, or low closing cost and we would be for ever in their claws.

- 7) We have all ways paid our mortgage payment on time. But when Country Wide Home Loans Subsidiary Company Full Spectrum Lending Company tried to force us in to a (predatory) loan and we refused.
- 8) Mr. Keith Jones account executive of Full Spectrum Lending kept on calling us and telling us that he knows what's good for us and we should trust him.
- 9) June 24 2003 Mr. Keith Jones mailed us the paper work for us to sign. And this deal would have reduced our mortgage payments from \$1,205.51 to \$1,205.00. that would have saved us (51 cents per month for the next 30 years) what a deal.
- 10) The mortgage amount would have gone from about \$129,000.00 to \$150,000.00 and the closing cost would have been about \$16,000.00. what a great deal for Mr. Keith Jones , Full Spectrum Lending and Country Wide Home Loans.
- 11) We told Mr. Keith Jones no deal and stop calling us and stop sending us any more paper work. He kept on calling us so I told him that I'm going to call the New York State Troopers, Mr. Keith Jones told me that they were going to destroy us.
- 12) January 16 2004 Mr. Chris Ferrara from full Spectrum Lending sent us another

mortgage application all ready filled out ready for Patty and I to sign .

13) August 13 2004 Mr. John Malteps from full Spectrum Lending sent us another mortgage application all ready filled out for Patty and I to sign, and yet we never ask for this and they kept on trying to get us to refinance.

14) August 16 2004 Mr. Paulome J. Jani again from Full Spectrum Lending sent us out another mortgage application fully filled out and just ready for Patty and I to sign on the lines.

15) November 02 2005 Mr. Christopher A. Kudlek from Country Wide Home Loans and Full Spectrum Lending once again we just received another mortgage application all ready filled out and just waiting for Patty and I to sign our lives away for the rest of our lives . What don't they understand (NO) means (NO) were not interested in any of their deals . Why are they constantly pressuring us all the time, why cant they just leave us alone?????????

(SECOND CAUSE OF ACTION)

16) Senator Charles E. Schumer has made many speeches how help full he has been in the past and if you have a problem then just write him and let him know what the problem is and how can he help.

17) Senator Charles E. Schumer has been on TV and in the news telling all the people that at first he has spoken to Mr. Mozilo and that every thing was fine and that they have always treated their customer fair. But its safe to

say that Senator Charles E. Schumer failed to investigate any of Country Wide Home Loans past or current customer for him to make any kind of statements.

18) Senator Chares E. Schumer then appeared on TV again to say that Country Wide Home Loans should be boiled in oil for all the people that they have hurt.

19) Senator Charles E. Schumer has made other speeches on how Country Wide Home Loans, Mr. Mozilo and other mortgage banks have taken advantage of the home owners with their predatory lending and abuse.

20) We have written letters and mailed them to Senator Charles E. Schumer proof that Country Wide Home Loans did in fact set out to deliberately and maliciously destroy us by not cashing our mortgage checks on time. And then reporting us late to all the reporting credit agency's so our credit rating was in the pits. But Senator Charles E. Schumer just completely ignored us.

(THIRD CAUSE OF ACTION)

21) Country Wide Home Loans filed the fore closure papers on August 15 2006 and started to fore close on our home and put us through a living (hell) and later on they tried to force us out. But at the end we beat Country Wide Home Loans our selves. And were still In our home. But again I was told by Ms. Sancheze some other loan specialist that they will just start another law suit on us again and foreclosure on us again.

22) So we had to get out of County Wide Home loans claws, so we were forced to

refinance with Franklin Credit at 12.99%. and the closing cost were off the chart. And just like before, as with Option One, Freemont Lending, Country Wide Home Loans and Franklin Credit we still mail our mortgage payments using the United States Postal Service Certified Mail Returned Recite Requested. And as all ways our mortgage payments are mailed on time all the time and received on time never any problems .

23) It took about three years to prove to all three credit reporting agency's that we all ways paid our mortgage on time and all the time. And all three credit reporting agency's ask for 100% proof that we were right and all three credit reporting agency's did their own investigating and all three credit reporting agreed with Patty and I.

24) Patty and I then received letters from all three credit reporting agency's clearly stating that they (don't believe) Country Wide Home loans and that they are now changing our credit report from being in the pits to now being on top.

(FOURTH CAUSE OF ACTION)

25) It's very clear to Patty and I that Senator Charles E. Schumer has no business being a senator at all. He doesn't care about (we the people at all). Only big business and his special interest groups along with his own pork barrel projects. Senator Charles E. Schumer has never returned any phone calls at all. His offices have told me that they wont help at all. He's a disgrace as a United States Senator and should leave office at once.

- 26) The one package that I mailed to Senator Charles E. Schumer , with the same proof that we mailed to other senators and the three credit reporting agency's. He mailed back to me and said that I should get in touch with the Acorn Agency.
- 27) I called them up on February 6 2008 at about 9:30 Am , and spoke to the secretary she refused to give me her name. But she is the secretary for Ms. Bertha Lewis. I said that Senator Schumer wants me to speak to Ms .Lewis , I also ask the young lady what kind of business is this, She told me that it's a non profit organization. She then ask what's the problem three times. I explained to her three times about a crooked bank and their employees. She then told me that she doesn't know what they can do for us. I ask her again to speak to Ms. Lewis and that the secretary told me that she would give the message to Ms. Lewis to call me.
- 28) I called up again and spoke to some secretary who again refused to give me her name for reference on February 7 2008 at about 2:PM . Again the women ask me what's the problem is and again I explained to her what the problem is. So once again can I please speak to Ms. Lewis, that I its important and that Senator Schumer told me to tell Ms. Lewis what happen to us. The secretary told me that she would give Ms. Lewis that message again. but that she doesn't know if they can help us out.
- 29) Once again I'm trying to contact Ms. Lewis on April 3 2008 at about 4:Pm . And this time the secretary gives me her name. I'm speaking with Wilma she tells me that she is on two different phone calls and that she will give the message to Ms.

Lewis that message that I have called and to call me back, and once again I left her my phone number. I told her we have a lot of trouble with a crooked bank and their employees.

30) April 5 2008 at 2:30 Pm ,Again I'm trying to contact Ms. Lewis with Acorn, and just like before I'm getting no where, I have called a few times to day and I'm getting extension numbers #200# 202 #309. I have left my name and phone number as before, but just like before nothing at all. Their no different then most other New York State agency, no help what so ever.

(FITH CAUSE OF ACTION)

31) Any one would think with all the offices and employees that Senator Charles E. Schumer has operating with in New York that he would be able to give us some sort of help, especially when he is in the news on how he is so out raged on how many people got burnt by Country Wide Home Loans and other mortgage banks.

32) Further more we have been told that we are the only ones with 100% proof that we all ways paid on time all the time .

33) With all our proof against Country Wide Home Loans clearly showing just how (abusive ,and reckless) they are, you would think that Senator Charles E. Schumer and other senators would be very happy to expose them for being very crooked.

34) We proved 100% that Country Wide Home Loans did knowingly ,deliberately and maliciously change their spread sheets to hurt us. And this was done very

easily since they have complete control of their own computers. And they can at any time change any thing with in their own computers and spread sheets.

35) Further more I clearly stated in writing they (were broke) just like Enron about a year before Country Wide Home Loans made it public . This could be another reason why they were very personnel against Patty and I in hurting us and destroying us for about three years and did every thing they could to keep us quite.

36) We feel that Senator Charles E. Schumer doesn't give a dam about the (working class Americans) any one who would see him on TV or read some article in the news about Senator Schumer would see a two sided politicians face. One side of his face would be appearing to help the working class. But in fact The other side of his face would really be the helping Big Business Big Government. Country Wide Home Loans, Mr. Mozilo, Ms. Wosank , Bank Of America and other mortgage banks and bankers.

37) The way that I know that Senator Schumer is a sell out to all American working class is simple. He has never returned any of our phone calls, his staff has never returned any of our phone calls, when I did speak to one of his staff employees they would tell me that they cant and won't help, and that the Senator is to busy and always away doing some thing for some one else.

38) And here's the proof that I know Senator Schumer is a sellout to Big Business Big Government, and protecting Country Wide Home Loans, Mr. Mozilo, Ms. Wosank , Bank Of America and other bankers and mortgage companies.

39) Senator Vincent Libel and his entire staff is a perfect example of how hard working and honest some politicians are along with their entire staff members, they have honor and excellent work ethics. Its very clear to Patty and I that Senator Libel hired only the cream of the crop. A few years ago we had a problem with a town of Beekman Builder inspector. I called up Senator Libel's office and told them what the problem was. They told me that their job is to (help the people, the working class) who have been hurt and harmed and to do their best to help us, and that just what they did. They made it very clear that from the start that they cant give us any legal advise but they will open the door for us and to make sure that were on a(level playing field) and that's just what happen.

40) We went to town court and we proved our case against the town of Beekman Building inspector and we won the our case, Its just that simple. After we won our case I called up and thank Senator Libel and his wonder full staff for helping us when we needed the help. (And once again they said that were working for you the people and that's our job) .

41) We made it very clear that we are not part of the 2,000.000. people with mortgages that are being fore closed because for some reason they didn't have an attorney or didn't read their agreement or borrowed more then they can afford to pay. We knew what we were doing; we knew what the terms were. But we had no other choice, no other way to get out of Country Wide Homes loans Claws.

42) We were (forced) we had no other choice , no other option but to accept the terms of Franklin Credit, The interest rate is 12.99% for the first 12 months and

will go up after that. The closing cost were off the charts, Patty and I find it a constant struggle to make our mortgage payments that started July 20 2007 at \$3,133.50 and that they were changed on December 27 2007 to \$3,292.28, and were stuck till July 20 2008, and that's just our mortgage, we still have all the other bills each month that must be paid. After July 20 2008 we can then change to another mortgage bank and hope fully we will be able to get a regular mortgage at the very lowest interest rate and closing cost at the very lowest amount to be paid by Patty and I. As before we are still Mailing all of our mortgage payments by the United States Postal Office Certified Mail Return Recite Requested. And there is no problem at all with our payments. (All of our mortgage payments are being mailed on time, delivered on time, and cashed on time, clearly proving the system works if both sides do their jobs.) And when I contact the reporting credit agencies, all is well, and they told me that Franklin Credit is reporting us current all the time as they should.

43) I have talked to our mortgage broker Mr. Anthony Campanaro and our attorney Mr. De Tommasi about filing a law suit against Country Wide Home Loans , Mr. Angelo R. Mozilo Chairman and Ceo and Ms Jill Wosank Assistant Vice President while were still in fore closure. And they told Patty and I It's that's the last thing that I should do, for the simple reason no one not even Franklin Credit will refinance our mortgage. And it turned out that Franklin Credit was the (only mortgage bank) that would refinance our mortgage, solely because we were still in a major fore closure fight. so I held off till December 21 2007. To file a law suit against Country

Wide Home Loans, Mr. Angelo R. Mozilo Chairman and Ceo, Ms. Jill Wosank
Assistant Vice President.

44) I firmly believe that Senator Charles E. Schumer is (more concerned with keeping
His job then doing his job). Just the other morning, Wednesday morning April 09
2008 the news said that Mr. Angelo R. Mozilo is walking out with about Two
Hundred Forty Million dollars tax free (Go figure) And I don't hear or read any
thing about Senator Charles E. Schumer or any other Law Maker why is that??

(EXHIBITS)

- 1) Full Spectrum Lending and Country Wide Mortgage term page with dates and
names of the mortgage account executives.
 - A) June 24 2003, Mr. Keith Jones from Full Spectrum Lending.
 - B) January 16 2004, Mr. Chris Ferrara from Full Spectrum Lending.
 - C) August 13 2004, Mr. John Malteps from Full Spectrum Lending.
 - D) August 16 2004, Mr. Paulome J. Jani from Full Spectrum Lending.
 - E) November 02 2005 Mr. Chistopher A. Kudlek from Country Wide Home
Loans and Full Spectrum Lending
- 2) Information that we mailed to all three credit reporting agency's, and Country
Wide Home Loans, New York State Banking Commission and others. Mortgage
checks front and back along with the United States Mailing Recites , Certified
Mail Returned Recite Requested that coincide with each other. Proving 100%
were right and that Country Wide Home Loans are wrong. And Senator Charles
E. Schumer was the only one to return the entire package not read. Because if he
had read the material his letter would have been more help full to say the least.
- 3) Senators Charles E. Schumer's two letters dated January 29 2008.

4) My letter dated March 24 2008, requesting records. As of today's date I haven't received any letter or information that I have request from Senator Charles E. Schumer. (go figure) But that's the same response that we have received from all of the other New York Government Agency's, New York Senators, New York Governor, New York Attorney General, New York Banking Commission and others. No help what so ever, always passing the buck to some one else. But I thought their job was to help we the people? So who's working at the job site??????????

5) All Three credit reporting agency's reports, before and after Patty and proved 100% that we were right and that Country Wide Home Loans were wrong.

I swear to the best of my knowledge that every thing that I have said is to be true and honest.

Date April 23, 2008

Thank You

Douglas D. De Masi Sr.

Douglas D. De Masi Sr.

My home address for the past thirty years is as followed, along with my phone and fax number.

Douglas D. De Masi Sr.

1214 Beekman Road

Hopewell Jct. NY 12533

Phone # 845 227 5387

Fax # 845 227 7312

I CERTIFE THAT THE MAILING WILL BE BY THE UNITED STATES POSTAL SERVICE, CERTIFIED MAIL ONLY WITH RETURN RECITE REQUESTED.

DELIVERY WILL ALL SO BE MADE BY UPS AND HAND DELIVERY BY A PROCCESSER.

Douglas D. De Masi Sr.

Date April 23, 2008

Douglas D. De Masi Sr.

Sworn to before me this 23rd day of April, 2008.

Stephanie L. Baran

Stephanie L. Baran
Reg#01BA6121162
Notary Public, State of New York
Qualified in Dutchess County
My Commission Expires 1/10/09

Exhibit 1-A-13C-D-E



1-A

Loan Program Summary

PREPARED FOR Douglas Demasi DATE 6-24-3
 PURPOSE(S) FOR LOAN Lower rate, save money

CURRENT DEBT	AMOUNT	PAYMENT
1. <u>C.W. + prepay penalty</u>	\$ <u>135,000</u>	\$ <u>1205</u>
2. <u>Estimated closing</u>	\$ <u>2,500</u>	\$
3. <u>4.75 pts</u>	\$	\$
4.	\$ <u>= 144,031</u>	\$
5.	\$	\$
6.	\$	\$
7. CASH <u>Estimate \$6,000</u>	\$	\$

TOTAL OF CURRENT MONTHLY PAYMENTS \$ 1,205

LOAN PRODUCTS DISCUSSED L.A. \$ 150,001.00
 TYPE OF LOAN 3/27 No Prepay Penalty on this loan!
 PRODUCT
 LOAN TERM 30 yrs.
 TODAY'S RATE 7.625
 DISCOUNT POINTS* 4.75 pts
 APR
 LOAN PAYMENT \$ 1061



KEITH JONES
ACCOUNT EXECUTIVE

(972) 608-9552 6400 LEGACY DRIVE
 (866) 868-6382 EXT. 482 MS PTX-127
 (866) 661-7197 FAX PLANO, TX 75024

*Discount points are used to determine the interest rate. Lower rate and higher discount points will result in a lower interest rate other options in addition to the ones listed above.

E-MAIL: KEITH_JONES@COUNTRYWIDE.COM

PROPOSED MONTHLY PAYMENT SAVINGS \$ \$145 \$ \$

Saving 52,200 over 30 yrs.
 The basis for these loan product quotes is information you provided us that we have not verified. This is not a pre-approval or commitment to lend. It is subject to our satisfactory review of the property, further review and verification of your financial information, underwriting of your loan and compliance with our program requirements. The interest rate is not locked and will not be locked until loan approval has been given.

Other costs may apply for your loan, including fees for an appraisal, Title Company and closing agent charges, and loan processing. Estimates for these fees will be provided to you.

1-B

Totals \$ 250,000 \$ 130,000 \$ 0 \$ 1205 \$ 250 \$ 0

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
----------------	---------------	----------------

a. Purchase price	\$ 0.00	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you?</p> <p>b. Have you been declared bankrupt within the past 7 years?</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</p> <p>d. Are you a party to a lawsuit?</p> <p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</p> <p>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.</p> <p>g. Are you obligated to pay alimony, child support, or separate maintenance?</p> <p>h. Is any part of the down payment borrowed?</p> <p>i. Are you a co-maker or endorser on a note?</p> <p>j. Are you a U.S. citizen?</p> <p>k. Are you a permanent resident alien?</p> <p>l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.</p> <p>m. Have you had an ownership interest in a property in the last three years?</p> <p>(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?</p> <p>(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	Borrower	Co-Borrower		
b. Alterations, improvements, repairs	0.00		Yes	No	Yes	No
c. Land (if acquired separately)	0.00					
d. Refinance (incl. debts to be paid off)	135,626.00					
e. Estimated prepaid items	416.10					
f. Estimated closing costs	4,564.00					
g. PMI, MIP, Funding Fee	0.00					
h. Discount (if Borrower will pay)	4,312.50					
i. Total costs (add items a through h)	144,918.60					
j. Subordinate financing	0.00					
k. Borrower's closing costs paid by Seller	0.00					
l. Other Credits (explain)						
OTHER EQUITY	0.00					
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	150,000.00					
n. PMI, MIP, Funding Fee financed	0.00					
o. Loan amount (add m & n)	150,000.00					
p. Cash from/to Borrower (subtract j, k, l & o from l)	-5,081.40					

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied to me regarding the property or the condition or value of the property; (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature; and (12) To make products and services available, other at a lower cost or with greater convenience, Lender may prudently share some customer and former customer nonpublic personal financial information with our family of companies and with well respected business partners. To obtain a copy of our privacy notice with information on our policies and practices, please call us at (866) 800-3467. If you do not want us to share nonpublic personal information with these companies, other than sharing transactions and experience within our family of companies, please call us at (866) 800-3467. By signing below, you authorize us to share this information unless you call to exercise your right to opt-out. Please be aware that even if you decide to opt-out, Lender will continue to share nonpublic personal information with companies that perform services on our behalf and with third parties as otherwise permitted by law.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not wish to furnish ethnicity, race, or sex, under Federal regulations this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<p>BORROWER <input type="checkbox"/> I do not wish to furnish this information.</p> <p>Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino</p> <p>Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input checked="" type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p>Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male</p>		<p>CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.</p> <p>Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male</p>	
<p>To be Completed by Interviewer</p> <p><input type="checkbox"/> Face-to-face interview</p> <p><input type="checkbox"/> Mail</p> <p><input checked="" type="checkbox"/> Telephone 01/16/2004</p> <p><input type="checkbox"/> Internet</p>		<p>Interviewer's Name (print or type)</p> <p>CELLURA, MATTHEW</p> <p>Interviewer's Signature</p> <p>Date</p> <p>Interviewer's Phone Number (incl. area code)</p> <p>(516) 832-4200</p>	
		<p>Name and Address of Interviewer's Employer</p> <p>FULL SPECTRUM LENDING, INC.</p> <p>990 STEWART AVE., STE 230</p> <p>GARDEN CITY, NY 11530</p>	

Prepared by: MICHAEL GAW

TRUTH IN LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER: FULL SPECTRUM LENDING, INC.

☒ Preliminary ☐ Final
DATE 08/13/20044500 Park Granada
Calabasas, CA 91302
Borrowers: DOUGLAS D DEMASI
PATRICIA A DEMASILOAN 68268197
CASE NO.
Type of Loan 3 Yr Fixed, 27 Yr
ARM LIBORADDRESS 1216 BEEKMAN RD.
CITY STATE / ZIP HOPEWELL JUNCTION, NY 12533
PROPERTY 1216 BEEKMAN RD
HOPEWELL JUNCTION, NY 12533-5578

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
9.500 %	\$ 294,197.77	\$ 142,615.80	\$ 436,813.57

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
36	\$ 1,134.80	MONTHLY BEGINNING 10/01/2004
323	\$ 1,222.09	MONTHLY BEGINNING 10/01/2007
1	\$ 1,225.70	LAST PAYMENT DUE 09/01/2034

DEMAND FEATURE: ☒ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE:

☒ This loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.SECURITY: You are giving a security interest in the property located at:
1216 BEEKMAN RD, HOPEWELL JUNCTION, NY 12533-5578ASSUMPTION: Someone buying this property ☒ cannot assume the remaining balance due under original mortgage terms
☐ may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

PROPERTY INSURANCE: Hazard insurance, including flood insurance if the property is in a Special Flood Hazard Area, is required as a condition of this loan. You may obtain the insurance coverage from any insurance company acceptable to the lender. Complete details concerning insurance requirements will be provided prior to loan closing.

LATE CHARGES: If your payment is more than 15 days late, you will be charged a late charge of 2.000 % of the overdue payment

PREPAYMENT: If you pay off your loan early, you

☐ may ☒ will not have to pay a penalty.
☐ may ☒ will not be entitled to a refund of part of the finance charge.See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.
e means estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

DOUGLAS D DEMASI	BORROWER/DATE	PATRICIA A DEMASI	BORROWER/DATE
	BORROWER/DATE		BORROWER/DATE

HAVA/CONV
Truth In Lending Disclosure
12C298-US (01/03)(d)

Page 1 of 2



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Prepared by: PAULOMI J. JANI

TRUTH IN LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER: FULL SPECTRUM LENDING, INC.

☒ Preliminary ☐ Final
DATE 08/16/20044500 Park Granada
Calabasas, CA 91302BORROWERS: DOUGLASS DEMASI
PATRICIA DEMASILOAN 76745498
CASE NO.
Type of Loan 3 Yr Fixed, 27 Yr
ARM LIBORADDRESS 1214 BEEKMAN RD
CITY STATE / ZIP HOPEWELL JUNCTION, NY 12533
PROPERTY 1214 BEEKMAN RD
HOPEWELL JUNCTION, NY 12533-5578

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
e 9.259 %	\$ e 377,371.22	\$ e 186,969.10	\$ e 564,340.32

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
e 36	e 1,406.63	MONTHLY BEGINNING 10/01/2004
e 323	e 1,585.51	MONTHLY BEGINNING 10/01/2007
e 1	e 1,581.91	LAST PAYMENT DUE 09/01/2034

DEMAND FEATURE: ☒ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE:

☒ This loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.SECURITY: You are giving a security interest in the property located at:
1214 BEEKMAN RD, HOPEWELL JUNCTION, NY 12533-5578ASSUMPTION: Someone buying this property ☒ cannot assume the remaining balance due under original mortgage terms
☐ may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

PROPERTY INSURANCE: Hazard Insurance, including flood Insurance if the property is in a Special Flood Hazard Area, is required as a condition of this loan. You may obtain the insurance coverage from any Insurance company acceptable to the lender. Complete details concerning Insurance requirements will be provided prior to loan closing.

LATE CHARGES: If your payment is more than 15 days late, you will be charged a late charge of 2.000 % of the overdue payment

PREPAYMENT: If you pay off your loan early, you

☐ may ☒ will not have to pay a penalty.
☐ may ☒ will not be entitled to a refund of part of the finance charge.See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.
e means estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

DOUGLASS DEMASI
BORROWER/DATEPATRICIA DEMASI
BORROWER/DATEFHA/VA/CONV
Truth in Lending Disclosure
2C298-US (01/03)(d)

Page 1 of 2



* 2 3 9 9 1 *



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Prepared by: DEOLINDA GEORGE

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☒ the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> Conventional <input checked="" type="checkbox"/> Other (explain): SUBPRIME - B/C	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		121215523
Amount	Interest Rate	No. of Months	Amortization Type:
\$ 143,000.00	8.250 %	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): 30 Yr Fixed

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	No. of Units
1216 BEEKMAN RD, HOPEWELL JUNCTION, NY 12533-5578	1
Legal Description of Subject Property (attach description if necessary)	Year Built
SEE ATTACHED	1943

Purpose of Loan	Property will be:
<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Invest
<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	

Complete this line if construction or construction-permanent loan.				
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements
	\$	\$	\$	\$
Total (a + b)				

Complete this line if this is a refinance loan.				
Year Lot Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements
1978	\$ 50,000.00	\$ 127,852.00	PAYOFF OF MORTGAGE	Cost: \$ 0.00

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held
DOUGLAS DEMASI AND PATRICIA DEMASI		<input checked="" type="checkbox"/> Fee Simple

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)
PROCEED FROM FINANCE

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (Include Jr. or Sr. if applicable)				Co-Borrower's Name (Include Jr. or Sr. if applicable)			
DOUGLAS DEMASI				PATRICIA DEMASI			
Social Security Number	Home Phone (incl. area code)	DOB(MM/DD/YYYY)	Yrs. Sch.	Social Security Number	Home Phone (incl. area code)	DOB(MM/DD/YYYY)	Yrs. Sch.
[REDACTED]	(845) 227-5387	10/30/1952	16	[REDACTED]	(845) 227-5387	12/26/1956	12
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages			<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages		
<input type="checkbox"/> Separated	0			<input type="checkbox"/> Separated	0		
Present Address (street, city, state, ZIP)				Present Address (street, city, state, ZIP)			
1216 BEEKMAN RD HOPEWELL JUNCTION, NY 12533-5578				1216 BEEKMAN RD HOPEWELL JUNCTION, NY 12533			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.
---	--	----------	---	--	----------

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer	<input checked="" type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
DOUGLAS BUILDERS		HOMEMAKER	
1216 BEEKMAN RD HOPEWELL JUNCTION, NY 12533			
Yrs. on this job	Yrs. employed in this line of work/profession	Yrs. on this job	Yrs. employed in this line of work/profession
20 Yrs 10 Mos	20		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
CPA/ACCOUNTING			

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
----------------------------	--	-------------------	----------------------------	--	-------------------

Countrywide
FULL SPECTRUM LENDING DIVISION

Position/Title/Type: CHRISTOPHER A. KUDLEK
ACCOUNT EXECUTIVE

Name & Address of: (516) 832-4228 DIRECT 990 STEWART AVE.
(866) 756-3648 TOLL FREE SUITE 230
(516) 542-6105 FAX GARDEN CITY, NY 11530
(516) 542-6146 FAX

Position/Title/Type: E-MAIL: CHRISTOPHER_KUDLEK@COUNTRYWIDE.COM

Monthly Income \$

Position/Title/Type: Business Phone (incl. area code)

Name & Address of: Self Employed Dates (from - to)

Monthly Income \$

Position/Title/Type: Business Phone (incl. area code)

VMP-21N (0305)

CHL (04/05)(d)

VMP Mortgage Solutions, Inc. (800)521-7291

Freddie Mac Form 65 C
Fannie Mae Form 1003 C
Page 1

Application 1 of 1



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Poughquag NY 12570-9998
#724-4763

Edw. S. 2



***** WELCOME TO *****
POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
11/24/04 02:18PM

Store USPS Trans 132
Wkstn sys5003 Cashier KKKF70
Cashier's Name DAVE
Stock Unit Id SIADAVE
PO Phone Number 800-275-8777
USPS # 3590960570

1. 7.40 Hal Orn PSBk 7.40
Subtotal 7.40
Total 7.40

Cash 50.00
Change Due 42.60

Order stamps at USPS.com/shop or call
1-800-Stamp24. Go to
USPS.com/clicknship to print shipping
labels with postage. For other
information call 1-800-ASK-USPS.

Number of Items Sold: 1

Thank You
Please come again!



***** WELCOME TO *****
POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
11/24/04 02:19PM

Store USPS Trans 133
Wkstn sys5003 Cashier KKKF70
Cashier's Name DAVE
Stock Unit Id SIADAVE
PO Phone Number 800-275-8777
USPS # 3590960570

1. First Class 4.42
Destination: 75266
Weight: 0.40 oz.
Postage Type: PVI
Total Cost: 4.42
Base Rate: 0.37

SERVICES
Certified Mail 2.30
70041160000172892215
Rt. Receipt (Green Card) 1.75

Subtotal 4.42
Total 4.42

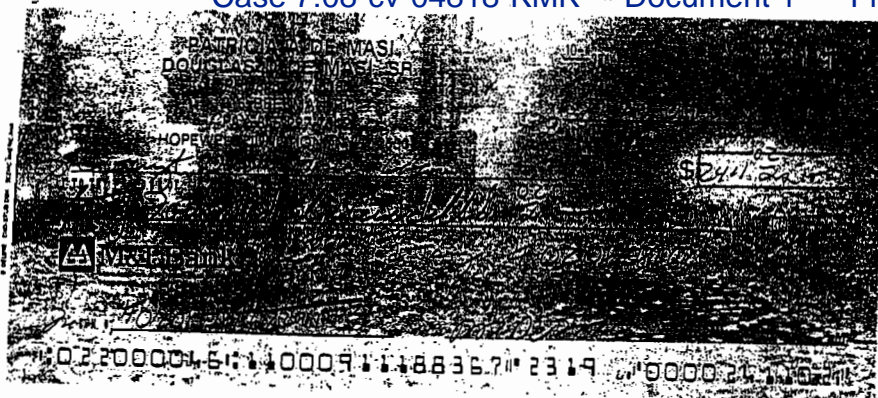
Cash 20.00
Change Due 15.58

Number of Items Sold: 1

Thank You
Please come again!

7004 1160 0001 7289 2215

U.S. Postal Service TM		CERTIFIED MAILTM RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)			
For delivery information visit our website at www.usps.com			
OFFICIAL USE		UNIT ID: 0570	
Postage	\$ 0.37	Postmark Here Clerk: KKKF70 11/24/04	
Certified Fee	2.30		
Return Receipt Fee (Endorsement Required)	1.75		
Restricted Delivery Fee (Endorsement Required)			
Total Postage & Fees	\$ 4.42		
Sent To Cant. Unit Home Loan Street, Apt. No. or PO Box No. P.O. Box 660694 City, State, ZIP+4 Dallas Texas 75266-0694			
PS Form 3800, June 2002		See Reverse for Instructions	



0213-0500-1
 11302004
 BANK ONE NA
 1119000574 ENT-0646 TRC-0646 PK-03
 11/30/04
 0330113264 2358791034

060070 078521 050 022000046 CREDITED WITHIN
 112504 0000000000 501 45 NAMED PAYEE
 241102 28 022000046 11/30/04 #1825452913
 0919940001 PLH NOT BANK BUFFALO, NY
 1119000574

1100622242

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Caring Units Home Loans
 P.O. Box 660694
 Dallas Texas 75266-0694

2. Article N

(Transfer)

PS Form 3

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]* ☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

NOV 28 2004

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail ☐ Express Mail

☐ Registered ☐ Return Receipt for Merchandise

☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

☐ No

5-02-M-1540

UNITED STATES POSTAL SERVICE



First-Class Mail
 Postage & Fees Paid
 USPS
 Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D. O. Ferreira
 1214 Dearborn Rd
 Hyde Park NY
 12537

March Post



***** WELCOME TO *****
POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
02/07/05 05:00PM

Store USPS Trans 124
Wkstn sys5003 Cashier KKKF70
Cashier's Name DAVE
Stock Unit Id SIADAVE
PO Phone Number 800-275-8777
USPS # 3590960570

1. First Class 4.42
Destination: 75266
Weight: 0.40 oz.
Postage Type: PVI
Total Cost: 4.42
Base Rate: 0.37
SERVICES
Certified Mail 2.30
70041160000172896268
Rtn Recpt (Green Card) 1.75

Subtotal 12
Total 12

Cash 00
Change Due
Cash 0.58

Number of Items Sold: 1

Thank You
Please come again!

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 0.37	UNIT ID: 0570
Certified Fee	2.30	Postmark Here
Return Receipt Fee (Endorsement Required)	1.75	Clerk: KKKF70
Restricted Delivery Fee (Endorsement Required)		02/07/05
Total Postage & Fees	\$ 4.42	

Sent To	
Country Wide Home Loans	
Street, Apt. No., or PO Box No. P.O. Box 660684	
City, State, ZIP+4 Dallas TX 75266-0684	
PS Form 3800, June 2002	See Reverse for Instructions

7004 1160 0001 7289 6268

$$\frac{10-4}{220} = 3814$$

2365

تکسی \$120

41022000046110009118836 7112365 1800012206

0213-0500-1
02142005
ENT=0247 TRC=0072 PK=03
2250076098

1112000574
02/14/65

SECRET
SECRET
SECRET
SECRET

129551 06 00000046 02/14/05 00
0673100501 520 BANK BUFFALO NY

CREDITED WITHIN
NAMED PARTY
#1825452913
>111900057<

13065056

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee</p> <p>X <i>Tony Barreto</i> Date of Delivery TONY BARRETO FEB 10 2005</p> <p>B. Received by (Printed Name) <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee</p> <p>C. Is delivery address restricted? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below: _____</p>	
<p>1. Article Addressed to: <i>Carruff United Home Loan, P.O. Box 660694 Dallas Texas 75266-0694</i></p>		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>2. Article Number (Transfer from service label)</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>PS Form 3811, August 2001</p>		<p>Domestic Return Receipt</p>	

UNITED STATES POSTAL SERVICE



First-Class Mail, 3
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D A Demain
1214 Brookmnd.
Hape Well St NY
1255-

Febury Payant



***** WELCOME TO *****

POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
01/31/05 09:34AM

Store USPS	Trans 11
Wkstn sys5003	Cashier KD353Z
Cashier's Name	EDIE
Stock Unit Id	SIAEDIE
PO Phone Number	800-275-8777
USPS #	3590960570

1. First Class	4.42
Postage	75266
	0.20 oz.
	PVI
	4.42
	0.37

ICES	
Certified Mail	2.30
7004116000017289222	
Rtn Recpt (Green Card)	1.75

Subtotal	4.42
Total	4.42

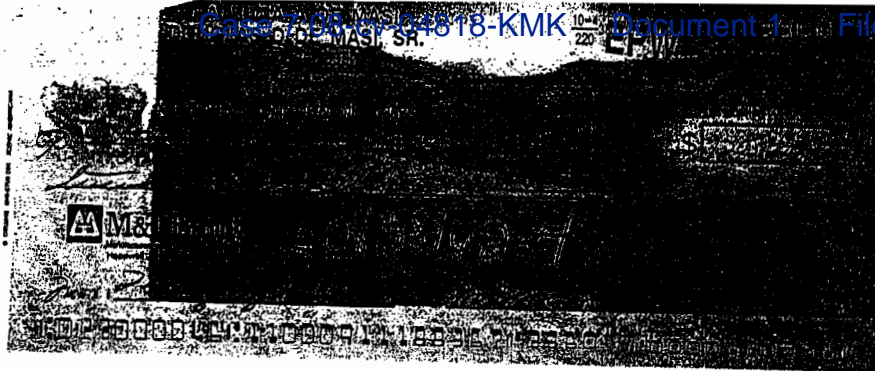
Cash	5.00
Change Due	
Cash	0.58

Number of Items Sold: 1

Thank You
Please come again!

2222 7289 0001 1160 4004

U.S. Postal Service™	
CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$ 0.37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42
UNIT ID: 0570	
Postmark Here	
Clerk: K0353Z	
01/31/05	
31	
2005	
USPS	
Sent To	
COUNCIL OF HOME OWNERS	
Street, Apt. No.:	
or PO Box No. P.O. BOX 660684	
City, State, ZIP+4	
DALLAS TEXAS 75266-0684	
PS Form 3800, June 2002	
See Reverse for Instructions	



BANK ONE NA 020920050 XP SRT1 PKT
 1119000574 F.R.B. UTICA
 02/09/05 ENT-0207 TRC-0207 PK-03
 0530517748 2150500036

054236 025 02200000* CREDITED WITHIN
 020405 0000000 \$LA 45 NAMED PAYEE
 020405 020405 020405 020405 020405
 1127570601 \$LA 1119000574
 1300945652

SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Country Wide Home Loans
 P.O. Box 660694
 Dallas Texas - 75266-0694

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 X *Harry Kelly* ☐ Agent ☐ Addressee
 B. Received by (Printed Name) C. Date of Delivery
Harry Kelly FEB 02 2005

D. Is delivery address different from Item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7004 1160 0001 72A9 0000

UNITED STATES POSTAL SERVICE



First-Class Mail
 Postage & Fees Paid
 USPS
 Permit No. G-10

M-1035

• Sender: Please print your name, address, and ZIP+4 in this box •

D.D. Dennis
 1214 Dearborn Rd
 Doylestown PA
 18033



7004 1160 0001 7289 6282

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com**OFFICIAL USE**

DALLAS, TX 75266

Postage	\$ 0.37	UNITED STATES POSTAL SERVICE
Certified Fee	2.30	Postage Here
Return Receipt Fee (Endorsement Required)	1.75	Postage Here
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 4.42	

UNITED STATES POSTAL SERVICE

UNITED STATES POSTAL SERVICE

UNITED STATES POSTAL SERVICE

UNITED STATES POSTAL SERVICE

UNITED STATES POSTAL SERVICE

UNITED STATES POSTAL SERVICE

UNITED STATES POSTAL SERVICE

Sent To
CELESTINE WIDE HOME LOANS
 Street, Apt. No.
 or PO Box No. **P.O. Box 660684**
 City, State, ZIP+4
DALLAS TEXAS - 75266-0684

PS Form 3800, June 2002 See Reverse for Instructions



***** WELCOME TO *****

POUGHQUAG MPO

POUGHQUAG, NY 12570-9998

02/25/05 12:04PM

Store USPS Trans 31
 Wkstn sys5003 Cashier KD3532
 Cashier's Name EDIE
 Stock Unit Id SIAEDIE
 PO Phone Number 800-275-8777
 USPS # 3590960570

1. First Class 4.42
 Destination: 75266
 Weight: 0.30 oz.
 Postage Type: PVI
 Total Cost: 4.42
 Base Rate: 0.37
 SERVICES
 Certified Mail 2.30
 70041160000172896282
 Rtn Recpt (Green Card) 1.75

Subtotal 4.42
 Total 4.42

Cash 5.00
 Change Due
 Cash 0.58

Number of Items Sold: 1

Thank You
 Please come again!

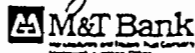
PATRICIA A DE MASI
DOUGLAS D DE MASI, SR.
PH. 845 227-5387 FAX 845-227-7312
1216 BEEKMAN RD.
HOPEWELL JUNCTION, NY 12533

10-4
220

2383

2-25-05

Patricia A De Masi Home Loan \$1,205.00
Patricia A De Masi, 7000 1st St



Patricia A De Masi
030170162 April 1st
Douglas D De Masi
1:022000046: 1100091118836711 2383 1100001205511

Posting Date 2005 Mar 02

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Cocumfuchi Home Loan
P.O. Box 660694
Dallas Texas
75266-0694

2. Article Number

7000 1110 0001 7269 6262

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X Tony Barrett ☐ Agent ☐ Addressee

B. Received by *TONY BARRETT* Date of Delivery *28 2005*

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

• Sender: Please print your name, address, and ZIP+4 in this box •

D.D. De Masi
1214 Beekman Rd
Hopewell Jct NY
12533

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 0.37	UNIT ID: 0570
Certified Fee	2.30	Postmark Here
Return Receipt Fee (Endorsement Required)	1.75	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 4.42	Clerk: KKKF70 04/13/05

Sent To
 County Wide Home Loans
 Street, Apt. No.
 or PO Box No. P.O. Box 75266
 City, State, ZIP+4
 Dallas Texas 75266-0694
 PS Form 3800, June 2002 See Reverse for Instructions



***** WELCOME TO *****

POUGHQUAG MPO
 POUGHQUAG, NY 12570-9998
 04/13/05 04:18PM

Store USPS	Trans 111
Wkstn sys5003	Cashier KKKF70
Cashier's Name	DAVE
Stock Unit Id	SIADAVE
PO Phone Number	800-275-8777
USPS #	3590960570

1. First Class	4.42
Destination:	75266
Weight:	0.40 oz.
Postage Type:	PVI
Total Cost:	4.42
Base Rate:	0.37
SERVICES	
Certified Mail	2.30
70041160000172896299	
Rtn Recpt (Green Card)	1.75

Subtotal	4.42
Total	4.42

VISA	4.42
------	------

<23-903613552-97>

VISA			
ACCT. NUMBER	EXP	CLERK ID	
XXXX XXXX XXXX 3097	06/06	01	
AUTH 055062	CREDIT TRANS #	197	

ALL SALES FINAL ON STAMPS AND POSTAGE.
 REFUNDS FOR GUARANTEED SERVICES ONLY.

Number of Items Sold: 1

Thank You
 Please come again!

PATRICK A DE MASI
DOUGLAS D DE MASI SR
1213 225 4529 13
1213 225 4529 13
1213 225 4529 13

Document 2705

Filed 05/23/2008

Page 33 of 50

BANK ONE NA
1119000574
04/18/05
1030832296
0213-0500-1
04182005
ENT-0301 TRC-0303 PK-03
2251448907

0584700801 \$100 BANK BUFFALO NY
04/18/05 001
1300659261

CREDITED WITHIN
NAMED PAYEE
#1225452913
>1119000574<

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none">Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.Print your name and address on the reverse so that we can return the card to you.Attach this card to the back of the mailpiece, or on the front if space permits.		<p>A. Signature <i>Tony Barrett</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Print name) <i>APR 16 2005</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>C. Date of Delivery <i>TONY BARRETT</i> <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>D. Is delivery address different from item 7? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below:</p>	
1. Article description: <i>Cash on Hand Home Loan</i> <i>P.O. Box 660694</i> <i>Dallas Texas</i> <i>75266-0694</i>		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D. 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No	
2. Article Number: (Transfer from service label)		7004 1160 0001 7289 6299	

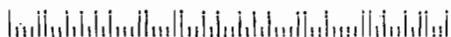
UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D. D. Demasi
1214 Decatur Blvd
Hapeville GA 30655
30655





***** WELCOME TO *****

POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
11/02/05 08:58AM

Store USPS Trans 9
Wkstn sys5002 Cashier KYY5KZ
Cashier's Name TERRY
Stock Unit Id SIATERRY
PO Phone Number 800-275-8777
USPS # 3590960570

1. First Class 4.42
Destination: 75266
Weight: 0.20 oz.
Postage Type: PVI
Total Cost: 4.42
Base Rate: 0.37

SERVICES
Certified Mail 2.30
70041350000044610696
Rtn Recpt (Green Card) 1.75

Subtotal 4.42
Total 4.42

VISA 4.42

<23-903613552-98>

VISA
ACCT. NUMBER EXP CLERK ID
XXXX XXXX XXXX 4464 08/08 03
AUTH 070019 CREDIT TRANS # 706

ALL SALES FINAL ON STAMPS AND POSTAGE.
REFUNDS FOR GUARANTEED SERVICES ONLY.

Number of Items Sold: 1

Thank You
Please come again!

7004 1350 0000 4464 0696

U.S. Postal Service TM	
CERTIFIED MAIL TM RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
104 AG, TX 75266	
Postage	\$ 0.37
Certified Fee	2.36
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42

UNIT ID: 0670
NOV 2 2005
Postmark Here
CLERK: KYY5KZ
USPS
11/02/05

Sent To
Cornelia Hone Coon Norton's Post
Street, Apt. No.,
or PO Box No. *P.O. Box 660689*
City, State, ZIP+4
Dallas Texas 75266-0689
PS Form 3800, June 2002 See Reverse for Instructions

• Sender: Please print your name, address, and ZIP+4 in this box •

R. P. Brown
12145 Decker Rd
Stone Well Rd, N.Y.
12577



***** WELCOME TO *****
POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
04/29/05 10:51AM

Store USPS Trans 34
Wkstn sys5002 Cashier KYY5KZ
Cashier's Name TERRY
Stock Unit Id SIATERRY
PO Phone Number 800-275-8777
USPS # 3590960570

1. First Class 4.42
Destination: 75266
Weight: 0.20 oz.
Postage Type: PVI
Total Cost: 4.42
Base Rate: 0.37
SERVICES
Certified Mail 2.30
70041350000044610726
Rtn Recpt (Green Card) 1.75

Subtotal 4.42
Total 4.42

Cash 10.00
Change Due
Cash 5.58

Number of Items Sold: 1

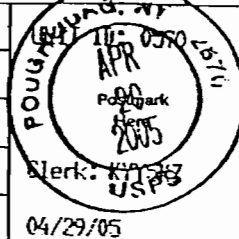
Thank You
Please come again!

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 0.37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42



Sent To
Constance Marie Lora
Street, Apt. No.,
or PO Box No. *P.O. Box 660684*
City, State, ZIP+4
Dallas Tex - 75266-0684
PS Form 3800, June 2002 See Reverse for instructions

7004 1350 0000 4461 0726

MR. T. B. BROWN

062920050 XF SRTR1 PKT
F.R.B. UTICA
ENT=0257 TRC=0260 PK=03
2152608826

[illegible]

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> ■ Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 	<div style="border: 1px solid black; padding: 5px;"> <p>A. Signature</p> <p>X <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p style="text-align: right; font-size: 1.2em;">MAY 02 2005</p> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p>D. Is delivery address different from Item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p style="padding-left: 20px;">If YES, enter delivery address below:</p> </div>
<p>1. Article Addressed to:</p> <p style="font-size: 1.2em; margin-top: 10px;"><i>Cosmetique Home Loan</i></p> <p style="font-size: 1.2em; margin-top: 5px;"><i>P.O. Box 660684</i></p> <p style="font-size: 1.2em; margin-top: 5px;"><i>Dallas Texas 75266-0684</i></p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>
<p>2. Article Number</p> <p style="margin-top: 5px;">(Transfer from <u> </u>)</p>	<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>7004 1350 0000 4461 0726</p>	

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D. Dammisi
1214 Deethman Rd
Hape Wollert N.Y.
12552

1234/5678 1a1b1c1d1e1f1g1h1i1j1k1l1m1n1o1p1q1r1s1t1u1v1w1x1y1z

7004 1160 0001 7269 6305

U.S. Postal Service™		
CERTIFIED MAIL™ RECEIPT		
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>		
For delivery information visit our website at www.usps.com		
OFFICIAL USE		
Postage	\$ 0.37	UNIT ID: 0570
Certified Fee	2.30	Postmark Here
Return Receipt Fee (Endorsement Required)	1.75	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 4.42	Clerk: KKKF70
		09/01/05
Sent To <i>Colby Wade Duncanson</i> Street, Apt. No., or PO Box No. <i>P.O. Box 660684</i> City, State, ZIP+4 <i>DALLAS TEXAS 75266-0684</i>		
PS Form 3800, June 2002 See Reverse for Instructions		

10-4 31

0213-0500-1
05182006
ENT=0287 TRC=0299 PK=03
2555 104918

CREDITED WITHIN NAMED PAYEE
#9208226372 PM CNTRYWIDE BK DALLAS TX P.E.#
2525 05160000000000000000 1845 0517200000
127918 0229010400000000 BIRTHS. 877-250-8789

ENT-3973 TRC=3974 PK=14
1289740065106

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>1. Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.</p> <p>2. Print your name and address on the reverse so that we can return the card to you.</p> <p>3. Attach this card to the back of the mailpiece, or on the front if space permits.</p> <hr/> <p>Article Addressed to:</p> <p><i>OKM Lx Lido Home CORN</i></p> <p><i>PO Box 660 684</i></p> <p><i>Donkin, Tex 75266-0684</i></p>	<p>4. Signature</p> <p><i>Tony Barrett</i></p> <p>5. Registered by (Printed Name) <i>TONY BARRETT</i></p> <p>6. Is delivery address different from mailer's? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>If YES, enter delivery address below: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <hr/> <p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <hr/> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
<p>Article Number</p> <p>Transfer from service label</p>	<p>7004 1160 0001 7289 6305</p>
<p>Form 3811, August 2001</p>	<p>Domestic Return Receipt</p> <p>102595-02-M-1540</p>

D. O. Damast
1214 Beckman Rd.
Hopedell Jct N.Y. 12533



***** WELCOME TO *****
POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
12/05/05 08:41AM

Store USPS Trans 4
Wkstn sys5002 Cashier KYY5KZ
Cashier's Name TERRY
Stock Unit Id SIATERRY
PO Phone Number 800-275-8777
USPS # 3590960570

1. First Class 4.42
Destination: 75266
Weight: 0.30 oz.
Postage Type: PVI
Total Cost: 4.42
Base Rate: 0.37

SERVICES
Certified Mail 2.30
70050390000541126911
Rtn Recpt (Green Card) 1.75

Subtotal 4.42
Total 4.42

VISA 4.42

<23-903613552-98>

VISA
ACCT. NUMBER CLERK ID
XXXX XXXX XXXX 4464 03
AUTH 010052 CREDIT TRANS # 960

ALL SALES FINAL ON STAMPS AND POSTAGE.
REFUNDS FOR GUARANTEED SERVICES ONLY.

Number of Items Sold: 1

Thank You
Please come again!

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 0.37	
Certified Fee	2.30	
Return Receipt Fee (Endorsement Required)	1.75	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 4.42	

Sent To	<i>County Clerk, Poughquag</i>
Street, Apt. No., or PO Box No.	<i>P.O. Box 660694</i>
City, State, ZIP+4	<i>Dalla Texas 75266-0694</i>

PS Form 3800, June 2002 See Reverse for Instructions

PATRICIA A DE MASI
DONIGLAS D DE MASI SR

10-4
220

\$1.20
2008

MAIL

11022000045111000911883621260910000130551

12152005D XP SRTR1 PKT
F.R.B. UTICA
EXT-0378 TRC-0379 PK-03
2153711698

CREDITED WITHIN NAMED PAYEE
#9200236372 PM ENTRYWIDE BK DALLAS TX P.E.C.
020838162 102200045111000911883621260910000130551
041023 022000045111000911883621260910000130551
130012555867

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Carmelo Home loan
P.O. Box 660694
Dallas, Texas
75266-0694

2. Article Number

(Transfer from service label)

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Tony Barrett

- ☐ Agent
☐ Addressee

B. Receiver (Printed Name)

TONY BARRETT

C. Date of Delivery

DEC 12 2008

- D. Is delivery address different from item 1?** ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

- ☐ Yes

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

P.O. Dunn
1214 Decker rd
Age Well just NY
12573

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage: 0.37
 Certified Fee: 2.30
 Return Receipt Fee (Endorsement Required): 1.75
 Restricted Delivery Fee (Endorsement Required):
 Total Postage & Fees: \$ 4.42

UNIT ID: 0570
 Postmark Here
 Clerk: KD35JZ
 12/24/05

Sent To: *Conrad Verellen, Co.*
 Street, Apt. No. or PO Box No. *P.O. Box 660689*
 City, State, ZIP+4 *Dallas TX 75266-0689*

PS Form 3800, June 2002 See Reverse for Instructions



***** WELCOME TO *****
 POUGHQUAG MPO
 POUGHQUAG, NY 12570-9998
 12/24/05 10:26AM

Store: USPS Trans: 18
 Wkstn sys5003 Cashier: KD35JZ
 Cashier's Name: EDIE
 Stock Unit Id: SIAEDIE
 PO Phone Number: 800-275-8777
 USPS #: 3590960570

1. First Class 4.42
 Destination: 75266
 Weight: 0.20 oz.
 Postage Type: PVI
 Total Cost: 4.42
 Base Rate: 0.37
 SERVICES
 Certified Mail 2.30
 70050390000541126928
 Rtn Recpt (Green Card) 1.75

Subtotal 4.42
 Total 4.42

VISA 4.42

<23-903613552-97>

VISA
 ACCT. NUMBER CLERK ID
 XXXX XXXX XXXX 4464 04
 AUTH 095085 CREDIT TRANS # 513

ALL SALES FINAL ON STAMPS AND POSTAGE.
 REFUNDS FOR GUARANTEED SERVICES ONLY.

Number of Items Sold: 1

Thank You
 Please come again!

EPW

2629

$$\frac{10^{-4}}{220} = 3814$$

12-20-65

\$ 125.50



29/8/8020#

Donald P. O'Brien

022000046: 11000911188367 2629 000012055

ENT-0539 TRC-0542 PK-03
2457843062

CREDITED WITHIN NAMED PAYEE >1119-2509-0<
#9200236372 PM CNTRYWIDE BK,DALLAS,TX,P.E.G
020838162 90 DAY1000000266001 345 12302005
042249 02200000000000000000 AIRTN.866-227-7999

156353904

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

County, W. De Hone loan
P. O. Box 660694
Dallas Texas
75266-0694

Signature Tony Barrett ☐ Agent
☐ Addressee
 B. Received by (Printed Name) TONY BARRETT C. Date of Delivery 27 2005
 D. Is delivery address different from item 1? ☐ Yes
☒ No
 If YES, enter delivery address below:

3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Amount of cash received from the sale of the property: 2005 0390 0005 4012 6928

PS Form 3811, February 2004

Domestic Return Receipt

102585-02-M-1540

UNITED STATES POSTAL SERVICE

MID HUDSON NR 125

03 JAN 2006 PM 2 T

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D. D. DeLoach
1214 Deckman Rd
Hager Ullrich N.Y.
12533



***** WELCOME TO *****

POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
02/14/06 11:39AM

Store USPS	Trans 38
Nkstr sys5003	Cashier KD353Z
Cashier's Name	EDIE
Stock Unit Id	STAEDIE
PO Phone Number	800-275-8777
USPS #	3590960570

1. First Class	4.64
Destination:	75266
Weight:	0.20 oz.
Postage Type:	PVI
Total Cost:	4.64
Base Rate:	0.39

SERVICES	
Certified Mail	2.40
70050390000541127085	
Rtn Recpt (Green Card)	1.85

Subtotal	4.64
Total	4.64

Cash	5.00
Change Due	0.36
Cash	

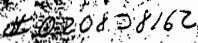
of Items Sold: 1

Thank You
Please come again!

U.S. Postal Service	
CERTIFIED MAILTM RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
DALLAS, TX 75266	UNIT ID: 0570
Postage \$ 0.39	
Certified Fee 2.40	
Return Receipt Fee (Endorsement Required) 1.85	
Restricted Delivery Fee (Endorsement Required) 0.00	
Total Postage & Fee \$ 4.64	
Postmark Here	
Clerk: KD353Z	
02/14/06	
Sent To	
Country U.S. & Poss. & Canada	
Street, Apt. No., or PO Box No. P.O. Box 660689	
City, State, ZIP+4 Dallas Texas 75266-0689	
PS Form 3800, June 2002 See Reverse for Instructions	

2670

\$125.00



Prof. O. Brown St

0220000461:110009111883671126701100001205511

022324060 XP SRTR1 PKT
F.R.B. UTICA
ENT-0266 TRC-0286 PK-03
2156491069

[illegible]**COMPLETE THIS SECTION ON DELIVERY**

- Signature TONY BARRETT FEB 2 ☐ Agent
 X TONY BARRETT ☒ Addressee
 B. Received by Primo Date of Delivery
TONY BARRETT
 C. Billing address Primo when 12 ☐ Yes
 If YES, enter delivery address below ☐ No

1. Article Addressed to:
Country Life Home Loans
P.O. Box 660694
Dallas Texas 75266-0694

3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

2. Article Number

(Transfer from service label;

7005 0390 0005 4112 7086

PS Form 3811, February 1995

Domestic Return Receipt

102596-02-M-1540

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D.O. Delmonico SR
1214 Beechman Rd
Hempstead, N.Y.
11553





***** WELCOME TO *****
POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
03/29/06 04:18PM

Store USPS Trans 81
Wkstn sys5003 Cashier KKKF70
Cashier's Name DAVE
Stock Unit Id STADAVE
PO Phone Number 800-275-8777
USPS # 3590960570

1. First Class 4.64
Destination: 75266
Weight: 0.30 oz.
Postage Type: PVI
Total Cost: 4.64
Base Rate: 0.39
SERVICES
Certified Mail 2.40
70050390000541126874
Rtn Recpt (Green Card) 1.85

Subtotal 4.64
Total 4.64

Cash 10.00
Change Due 5.36
Cash

Number of Items Sold: 1

Thank You
Please come again!

7005 0320 0005 4112 6874

U.S. Postal Service
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

DALLAS TX 75266

OFFICIAL USE

Postage	\$ 0.39	UNIT ID: 0570
Certified Fee	2.40	Postmark Here
Return Receipt Fee (Endorsement Required)	1.85	Clerk: KKKF70
Restricted Delivery Fee (Endorsement Required)		03/29/06
Total Postage & Fees	\$ 4.64	<i>Postage Paid</i>

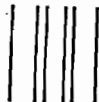
Sent To *Courtney A. Hume Logan*
Street, Apt. No. *P.O. Box 660684*
City, State, ZIP+4 *Dallas Texas 75266-0684*
PS Form 3800, June 2002 See Reverse for Instructions

ENDORSE HERE

CREDITED WITHIN NAMED PAYER >1119-2509-GK
#9200236372 PM CNTRYWIDE BK,DALLAS,TX,P.E.G.
0578 020420001000000038 04052006
BANK OF AMERICA NA BIRTN.S.877-250-8789
NAT BANK ENCLD INC 3751 PR-14
0014356054
1500134-505

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> ■ Complete Items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>A. Signature X <u>[Signature]</u> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <u>[Signature]</u> Date of Delivery <u>APR 02 2006</u></p>
<p>1. Article Addressed to: <u>CONY AVE LINE HOME 104W</u> <u>P.O. Box 660694</u> <u>DR ALTA TEXAS</u> <u>75266-0694</u></p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>2. Article Number (Transfer from service label)</p>	<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>7005 0390 0005 4112 6874</p>	

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D. O. Amos
1214 Beckman rd
Hye Well St Hy.
10533

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 0.39
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64



Sent To
Carol Anne Lee
 Street, Apt. No.,
 or PO Box No. *P.O. Box 660694*
 City, State, ZIP+4
Dallas TX 75266-0694
 PS Form 3800, June 2002 See Reverse for Instructions



***** WELCOME TO *****
 POUGHQUAG MPO
 POUGHQUAG, NY 12570-9998
 04/29/06 10:05AM

Store USPS	Trans 24
Wkstn sys5002	Cashier KYY5KZ
Cashier's Name	TERRY
Stock Unit Id	SIATERRY
PO Phone Number	800-275-8777
USPS #	3590960570

1. First Class	4.64
Destination:	75266
Weight:	0.20 oz.
Postage Type:	PVI
Total Cost:	4.64
Base Rate:	0.39

SERVICES	
Certified Mail	2.40
70041350000044602462	
Rtn Recpt (Green Card)	1.85

Subtotal	4.64
Total	4.64

Cash	10.00
Change Due	
Cash	5.36

Number of Items Sold: 1

Thank You
 Please come again!

U.S. Postal Service
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 0.39	UNIT ID: 0207
Certified Fee	2.40	Postmark Here
Return Receipt Fee (Endorsement Required)	1.85	
Restricted Delivery Fee (Endorsement Required)		Clerk: KDRBVF
Total Postage & Fees	\$ 4.64	05/30/06

Sent To: *United Bank Loan*
 Street, Apt. No.:
 or PO Box No. *P.O. Box 660-694*
 City, State, ZIP+4[®]
Dallas Texas 75266-0694
 PS Form 3800, June 2002 See Reverse for Instructions

UNITED STATES
POSTAL SERVICE

***** WELCOME TO *****
 HOPEWELL JUNCTION MPO
 HOPEWELL JUNCTION, NY 12533-9998
 05/30/06 02:11PM

Store USPS	Trans 144
Hkstin sys5003	Cashier KDRBVF
Cashier's Name	JOSE
Stock Unit Id	SIAJOSA
PO Phone Number	800-275-8777
USPS #	3590960207

1. First Class
 Destination: 75266 4.64
 Weight: 0.40 oz.
 Postage Type: PVI
 Total Cost: 4.64
 Base Rate: 0.39
 SERVICES
 Certified Mail 2.40
 70050390000541126836
 Rtn Recpt (Green Card) 1.85

Subtotal 4.64
 Total 4.64

Cash 5.00
 Change Due
 Cash 0.36

Number of Items Sold: 1

Starting Saturday July 31, 2004
 Post Office Box lobby hours will be:
 Mon. 7:00 A.M. - 7:00 P.M.
 Sat. 7:00 A.M. - 4:00 P.M.



2011年11月

06072006

ENT=0366 TRC=0368 PK=03

245101692

>1119-2509-0<

ALLAS, TX, P. E. G.

Page 05052006

[illegible]

7-11-2000 09:00

SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece or on the front if space permits.

Article Addressed to:
County Court House
P.O. Box 660-694
Dallas Texas
75268-0694

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent
X ☒ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item? ☒ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

Article Number 7005 0390 0005 4112 6836
(Transfer from service label)

S Form 3811, February 2004 Domestic Return Receipt 102598-02-M-1540

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

D. D. Derma' 32
1214 Beckman Rd
Hapeville Ga 30149
4553

Sales Receipt		
Product	Sale Unit	Final
Description	Qty Price	Price

Total: \$4.64

All sales final on stamps and postage.
Refunds for guaranteed services only.
Thank you for your business.
Customer Copy

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT <i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage \$ 0.52 Certified Fee \$ 2.40 Return Receipt Fee (Endorsement Required) \$ 1.85 Restricted Delivery Fee (Endorsement Required) \$ 0.00 Total Postage & Fees \$ 4.77	0570 01 Postmark Here 08/09/2006
Sent To: <i>Calvin Fry, Jr. 1c Home Comm</i> Street, Apt. No. or PO Box No. <i>P.O. Box 660-684</i> City, State, ZIP+4 <i>Dallas TX 75264</i>	
PS Form 3800, June 2002 See Reverse for Instructions	

PATRICIA D. DE MASI, SR.
 DOUGLAS D. DE MASI, SR.
 PH. 845-227-5387
 1216 BEEKMAN RD.
 HOPEWELL JUNCTION, NY 12533
 \$1205.00
 M&T BANK
 020000461100091118836702764

ENCLOSURE HERE

020000461100091118836702764
 143519 (0220000046)

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 		<p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to: Country Wide Home Loan P.O. Box 660-0694 Dallas Texas, 75266-0694</p>		<p>B. Received by (Printed Name) C. Date of Delivery 05/23/2008</p>	
<p>2. Article Number (Transfer from service label) 7005 0390 0005 4112 7024</p>		<p>D. Is delivery address different from Item 1? If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D.</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	

UNITED STATES POSTAL SERVICE



First-Class Mail
 Postage & Fees Paid
 USPS
 Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D. D. Demasi
 1214 Beekman Rd
 Hope Well Jct NY
 12533

EXHIBIT 3

United States Senate

WASHINGTON, DC 20510

COMMITTEES:
BANKING
FINANCE
JUDICIARY
RULES

January 29, 2008

Douglas & Patricia Demasi
1216 Beekman Road
Hopewell Junction, New York 12533

Dear Friend:

I have received your request for assistance. While I sympathize with the circumstances you have described, with respect to such matters, I am unable to intervene.

Due to the nature of your problem, it appears that an attorney would be better equipped to assess the legal implications of the issues involved. If you have not done so already, I suggest that you consult a private attorney or your local legal services agency for assistance.

I hope that your matter is resolved in a timely and judicious manner. Please contact me in the future if I can be of assistance with a matter within my Federal jurisdiction.

Sincerely,

Charles Schumer

Charles E. Schumer
United States Senator

PLEASE RESPOND TO THE FOLLOWING OFFICE:

<input type="checkbox"/> ALBANY: LEO O'BRIEN BUILDING ROOM 420 ALBANY, NY 12207 (518) 431-4070	<input type="checkbox"/> BINGHAMTON: FEDERAL OFFICE BUILDING 15 HENRY STREET ROOM B6 BINGHAMTON, NY 13901 (607) 772-8109	<input type="checkbox"/> BUFFALO: 111 WEST HURON ROOM 620 BUFFALO, NY 14202 (716) 846-4111	<input type="checkbox"/> HUDSON VALLEY: P.O. BOX A RED HOOK, NY 12571 (914) 285-9741 (845) 569-0923	<input type="checkbox"/> LONG ISLAND: TWO GREENWAY PLAZA 145 PINE LAWN ROAD ROOM 300N MELVILLE, NY 11747 (631) 753-0978	<input type="checkbox"/> NEW YORK CITY: 757 THIRD AVENUE SUITE 1702 NEW YORK, NY 10017 (212) 486-4430 TDD: (212) 486-7661	<input type="checkbox"/> ROCHESTER: KENNETH B. KEATING BUILDING 100 STATE STREET ROOM 3040 ROCHESTER, NY 14614 (585) 263-5866	<input type="checkbox"/> SYRACUSE: 100 SOUTH CLINTON ROOM B41 SYRACUSE, NY 13261 (315) 423-5471	<input type="checkbox"/> WASHINGTON: 313 HART SENATE OFFICE BUILDING WASHINGTON, DC 20510 (202) 224-6542 TDD: (202) 224-0420
--	---	--	---	--	--	--	---	--



<http://schumer.senate.gov>



Dear Mr./Mrs. Semasi

Please find below a
representative by the
name of Betha Lewis
of ACON.

I thought the attached might be of interest to you.

Charles E. Schurer
U.S.S.

She may be able to
assist you further
her contact # is
718-246-7900.

Exhibit 7

Douglas De. De Masi Sr.
1214 Beekman Road
Hopewell Jct. NY 12533
845 227 5387, Fax 227 7312

March 24, 2008

Requesting Records
Records Access Officer
Senator Charles Schumer
One Park Place, Suite 100
Peekskill, NY 10566
Phone # 914 734 1532
Fax # 914 734 1673

Re: Freedom Of Information
Law Request.

Mailed BY UPS

Records Access Officer.

Under the provisions of the New York Freedom of information Law, article 6 of the Public Officers Law. I hereby request records or portions thereof pertaining to (or containing the following) 1- How many people do you have on your staff. 2- How much is your payroll each month. 3- What do these employees do each day. 4- How much do you spend in rent and any other expense for each office every month. 5- How many employees are in each office each month. 6- What's the budget for each office, and how many hours do your employees work each week. 7- I have never seen any thing that you have accomplished. 8- I have never heard or read any thing that you have done for any one. 9- What are your functions. 10- What do you do. 11- How much actual work do you do. 12- How much actual time do you really put in to the job site. 13- What is your total pay per year, what are your benefits, expense accounts and what does this include, cars, fuel etc. 14- As a New Yorker and a tax payer, I'm wondering am I getting my moneys worth from you representing my family and I. (attempt to identify the records in which you are interested as clearly as possible). If my request appears to be extensive or fails to reasonably describe the records, please contact me in writing or by phone or Fax, at 845 227 5387 or fax 845 227 7312.

If there are any fees for copying the records request, please inform me before filling the request (or please supply the records without informing me if the fees are not in excess of \$ 200.00).

As you know, the Freedom of information Law request that an agency respond to a request within five business days of receipt of a request. Therefore I would appreciate a response as soon as possible and look forward to hearing from you shortly.

If for any reason any portion of my request is denied, please inform me of the reasons for the denial in writing and provide the name and address of the person to whom an appeal should be directed.

Sincerely

Douglas D. De Masi Sr.
Douglas D. De Masi Sr.
1214 Beekman road
Hopewell Jct. NY 12533

P.O. Box 105518
Atlanta, GA 30348

Ed Hib. 15

July 31, 2007

EQUIFAX



To Start An Investigation, Please Visit L
www.investigate.equifax.com

001326



000596054-1326

Douglas D Demasi
1214 Beekman Rd
Hopewell Junction, NY 12533-5578

Dear Douglas D Demasi:

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced)

>>> **We have researched the credit account. Account # - 2083*** The results are: The status of this account been updated. If you have additional questions about this item please contact: **Countrywide, 400 Countrywide Simi Valley, CA 93065-6298**

Answers To Your Questions

*** In reference to New York State Law:**

The comment "Consumer disputes this account" is a requirement under New York state law for current residents New York state. This comment displays for credit and public record information that has been disputed where our checking has not resolved any remaining differences between the source of the information and your original dispute with them. This comment will appear whenever the file is accessed together with the disputed information. The comment may remain a part of the credit history as long as the disputed item appears on the credit file.

If you have any additional questions regarding the information provided to Equifax by the source of any information please contact the source of that information directly. You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at www.investigate.equifax.com.

Thank you for giving Equifax the opportunity to serve you.

Notice to Consumers

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding nature of your dispute. If the review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information and reports the results back to us. The credit reporting agency then makes deletions or changes to your credit file as appropriate based on the results of the reinvestigation. The name, address and, if reasonably available, the telephone number of the furnisher(s) of the information contacted while processing your dispute(s) is shown under the "Results of Your Investigation" section on the cover letter that accompanies the copy of your revised credit file.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed one hundred words (two hundred words for Maine residents), explaining the nature of your dispute. Your statement will become part of your credit file and will be disclosed each time that your credit file is accessed.

If the reinvestigation results in a change to or deletion of the information you are concerned about, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company that received your credit file in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purpose.

EQUIFAX**CREDIT FILE : July 31, 2007****Confirmation # 7212021608**

Please address all future correspondence to:

www.investigate.equifax.com

Equifax Information Services LLC
P.O. Box 105518
Atlanta, GA 30348

Phone: (888) 873-5796

M - F 9:00am to 5:00pm in your time zone.

**Personal Identification Information** (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Douglas D Demasi Sr

Social Security # [REDACTED] Date of Birth: October 30, 1952

Current Address: 1214 Beekman Rd, Hopewell Junction, NY 12533 Reported: 08/2005

Previous Address(es): 1216 Beekman Rd, Hopewell Junction, NY 12533 Reported: 02/2003

675 Beekman Rd, Hopewell Junction, NY 12533 Reported: 07/2002

ALERT(s): File Blocked For Promotional PurposesIn order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.**Public Record Information** (This section includes public record items obtained from local, state and federal courts.)

Wage Earner Plan Filed 06/1999; Southern District of NY; Case or ID # - 9931649; Type - Personal; Filer - Individual; Current Disposition - Dismissed CH-13; Current Disposition Date 12/01/1999; Date Verified 09/01/2002; Address: 176 CHURCH ST POUGHKEEPSIE, NY 12601-4165 ; (845) 452-4200

Jen Filed 08/1993; Dutchess County Clerk; Case or ID # - 00000093422; Amount - \$21,439 ; Class - Federal; Released 01/2001; Verified 07/2002; Address: 22 MARKET ST POUGHKEEPSIE, NY 12601-3222 ; (914) 454-8710

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *.) (This section includes open and closed accounts reported by credit grantors.)

Account Column Title Descriptions:

Account Column Title Descriptions:	
Account Number - The Account number reported by credit grantor	Amount Past Due - The Amount Past Due as of the Date Reported
Date Acct. Opened - The Date that the credit grantor opened the account	Date of Last Payment - The Date of Last Payment
High Credit - The Highest Amount Charged	Actual Pay Amt - The Actual Amount of Last Payment
Credit Limit - The Highest Amount Permitted	Sched Pay Amt - The Requested Amount of Last Payment
Terms Duration - The Number of Installments or Payments	Date of Last Activity - The Date of the Last Account Activity
Terms Frequency - The Scheduled Time Between Payments	Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
Months Reviewed - The Number of Months Reviewed	Charge Off Amt - The Amount Charged Off by Creditor
Activity Description - The Most Recent Account Activity	Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
Creditor Class - The Type of Company Reporting The Account	Balloon Pay Amt - The Amount of Final(Balloon) Payment
Date Reported - The Month and Year of the Last Account Update	Balloon Pay Date - The Date of Final(Balloon) Payment
Balance Amount - The Total Amount Owed as of the Date Reported	Date Closed - The Date the Account was Closed
Account History 1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	Status Code J : Voluntary Surrender K : Repossession L : Charge Off
Descriptions	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure

(Continued On Next Page)

Page 2 of 6

7212021608A16-000596054-1326-10676-AS

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification
American General Financial	2465 S Broad St	Sves Trenton NJ 08610-4700 : (866) 714-8510				51		
Account Number	11102253402926*							
Items As of Balance	Date of Last Payment	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Mtd Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date
Past Due	06/2007	\$200	\$25	07/2006				
Amount Past Due								
Current Status - Contact The Credit Grantor For Status; Type of Loan - Charge Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information;								
Chase Manhattan Mortgage Co	10790 Rancho Bernardo Rd	San Diego CA 92127-5705 : (619) 674-1800				19		
Account Number	11526*							
Items As of Balance	Date of Last Payment	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Mtd Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date
Past Due	06/2004	\$0	\$961	06/2004				
Amount Past Due								
Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Conventional Re Mortgage; Whose Account - Shared, But Otherwise Undesignated;								
Countrywide Home Loans	400 Countrywide Way	Simi Valley CA 93065-6298 : (800) 669-6607				46		
Account Number	2083*							
Items As of Balance	Date of Last Payment	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Mtd Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date
Past Due	07/2007		\$1,238	04/2006				
Amount Past Due								
Current Status - Contact The Credit Grantor For Status; Type of Loan - Conventional Re Mortgage; ADDITIONAL INFORMATION - Consumer Disputes This Account;								
Fremont Investment & Loan	3110 E Guasti Rd Ste 500	Ontario CA 91761-1238 : (800) 776-7511				5		
Account Number	700004*							
Items As of Balance	Date of Last Payment	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Mtd Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date
Past Due	07/2007	\$0	\$1,205	08/2002				
Amount Past Due								
Current Status - Pays As Agreed; Type of Account - Mortgage; Whose Account - Shared, But Otherwise Undesignated; ADDITIONAL INFORMATION - Account Transferred or Sold;								
Manufactures & Traders Trust	499 Mitchell St Ms 501-34	Dorothy Davi Millsboro DE 19966-9408 : (716) 842-4200				2		
Account Number	1000017294002*							
Items As of Balance	Date of Last Payment	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Mtd Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date
Past Due	06/2004	\$0	\$1,037	06/2004				
Amount Past Due								
Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Secured; Whose Account - Maker;								
Manufactures & Traders Trust	499 Mitchell St Ms 501-34	Dorothy Davi Millsboro DE 19966-9408 : (716) 842-4200				3		
Account Number	1000016588040*							
Items As of Balance	Date of Last Payment	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Mtd Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date
Past Due	10/2002	\$0	\$409	09/2002				
Amount Past Due								
Current Status - Pays As Agreed; Type of Account - Installment; Whose Account - Maker; ADDITIONAL INFORMATION - Account Paid/Zero Balance; Home Improvement Loan;								

Napa/Gemb PO BOX 981439 C/O Cardholder Operati EL PASO TX 79998-1439 : (866) 396-8254									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification	
601918021911*	10/2006	\$0	\$475		Monthly	8	PAID and Closed		
Items As of Balance	Date Reported	Amount	Past Due	Date of Last Payment	Date of Last Activity	Charge Off	Deferred Pay	Balloon Pay	Date Closed
07/2007	\$0				03/2002	Amount	Start Date	Amount	11/2006
Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request;									
Option One Mortgage 3 ADA Irvine CA 92618-2304 : (949) 790-6300									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification	
647443*	05/2001	\$101,000			Monthly	8	PAID		
Items As of Balance	Date Reported	Amount	Past Due	Date of Last Payment	Date of Last Activity	Charge Off	Deferred Pay	Balloon Pay	Date Closed
07/2007	\$0				03/2002	Amount	Start Date	Amount	03/2002
Current Status - Pays As Agreed; Type of Account - Mortgage; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Paid/Zero Balance; Real Estate Mortgage; Conventional Mortgage;									
Seas/Closed 13200 Smith Rd Cleveland OH 44130-7802									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification	
504994813418*	10/1974	\$1,001	\$3,000		Monthly	26			
Items As of Balance	Date Reported	Amount	Past Due	Date of Last Payment	Date of Last Activity	Charge Off	Deferred Pay	Balloon Pay	Date Closed
07/2007	\$0				07/2007	Amount	Start Date	Amount	
Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Authorized User;									
Seas/Closed 13200 Smith Rd Cleveland OH 44130-7802									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification	
504994805272*	03/2002	\$520	\$320		Monthly	64			
Items As of Balance	Date Reported	Amount	Past Due	Date of Last Payment	Date of Last Activity	Charge Off	Deferred Pay	Balloon Pay	Date Closed
07/2007	\$85				07/2007	Amount	Start Date	Amount	
Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account;									
TEG Federal Credit Union 10 Tucker Dr Poughkeepsie NY 12603-1661 : (914) 897-4050									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification	
2987*	06/2003	\$16,000			Monthly	6	PAID and Closed		
Items As of Balance	Date Reported	Amount	Past Due	Date of Last Payment	Date of Last Activity	Charge Off	Deferred Pay	Balloon Pay	Date Closed
12/2003	\$0				12/2003	Amount	Start Date	Amount	12/2003
Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account;									
TEG Federal Credit Union 10 Tucker Dr Poughkeepsie NY 12603-1661 : (914) 897-4050									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification	
2987*	05/2003	\$10,000			Monthly	7	PAID and Closed		
Items As of Balance	Date Reported	Amount	Past Due	Date of Last Payment	Date of Last Activity	Charge Off	Deferred Pay	Balloon Pay	Date Closed
12/2003	\$0				12/2003	Amount	Start Date	Amount	12/2003
Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account;									
Inquiries that display to companies (may impact your credit score)									
This section lists companies that requested your credit file. Credit grantors may view these requests when evaluating your credit worthiness. Employment inquiries do not impact your credit score.									
Company Information									
Landsate Credit:FBM LLC									
1515 Walnut Grove Ave Rosemead, CA 91770-3710 Phone: (800) 447-1692									
Inquiry Date(s) 06/26/2007									

Company Information		Inquiry Date(s)
EMS/American Home Mortgage::DELTA FUNDING CORP		06/25/2007
Acrane::TRIBECA LENDING CORP		06/07/2007
521 W Maxwell Ave Spokane, WA 99201-2417 Phone: (509) 462-4976		
Factual Data::2250 THE MORTGAGE TE		04/30/2007
5200 Hahns Peak Dr 24HCGS005471MS		
24HCGS005132MS Loveland, CO 80538-8852		
Fis Credit Services::FIDELITY BORROWING M		03/12/2007 01/23/2007 01/22/2007
918 Ulster Ave Kingston, NY		
12401-1344		
First American Credco::HOME LOAN CTR INC DB		01/18/2007 06/14/2006
12395 First American Way Poway, CA 92064-6897 Phone: (800) 637-2422		
Landsafe Credit::CONCORD MORTGAGE COR		11/21/2006
1515 Walnut Grove Ave Rosemead, CA 91770-3710 Phone: (800) 447-1692		
Gemb		10/13/2006 06/21/2006
PO Box 276 Dayton, OH		
45401-0276		
Cbcinnovis::376 DUTCHESS COUNTY		09/21/2006
PO Box 1838 Columbus, OH 43216-1838 Phone: (877) 237-8317		
First American Credco::FREMONT INVESTMENT A		09/16/2006
12385 First American Way Poway, CA 92064-6897 Phone: (800) 986-4343		
Consolidated Information Servc::ASAP MORTGAGE INC		08/21/2006 04/18/2006
227 US Highway 206 Flanders, NJ		
07836-9110		
M & T Bank Direct		08/08/2006
Ames Funding Corporation		06/05/2006
350 S Grand Ave # 5200 Los Angeles, CA		
90071-3406		
Wilmington Finance		06/05/2006
401 Plymouth Rd 4th Fl Plymouth Meeting, PA		
19462-1650		
First American Credco::FREEDOM MORTGAGE		06/05/2006
12395 First American Way Poway, CA		
92064-6897		
Cbcinnovis::230 M T SALES HUDSON		12/07/2005
PO Box 1838 Columbus, OH 43216-1838 Phone: (877) 237-8317		
Landsafe Credit::COUNTRYWIDE FSLD		10/27/2005
1515 Walnut Grove Ave Rosemead, CA 91770-3710 Phone: (800) 447-1692		

Inquiries that do not display to companies (do not impact your credit score)

(This section includes inquiries which display only to you and are not considered when evaluating your credit worthiness. Examples of this inquiry type include a pre-approved offer of credit, insurance, or periodic account review by an existing creditor.)

Company Information - Prefix Descriptions:

PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for 12 months)

PR - Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR Inquiries remain for 12 months)

AM or AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for 12 months)
Equifax or EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.

ND - Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for 24 months)

ND MR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months)

EMPL - Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)

Company Information**Inquiry Dates**

07/31/2007 06/25/2007 06/22/2007 03/21/2007 03/15/2007 03/14/2007 01/23/2007

Equifax

PO Box 740241 Atlanta, GA

30374-0241

AR-Napa/Gemb

11/15/2006

PO BOX 981439 C/O Cardholder Operations EL

PASO, TX 79998-1439 Phone: (866) 396-8254

P.O. Box 105518
Atlanta, GA 30348

June 22, 2007

EQUIFAX



To Start An Investigation, Please Visit Us At:
www.investigate.equifax.com

001340
000592024-1340
Patricia A Demasi
1214 Beekman Rd
Hopewell Junction, NY 12533-5578

Dear Patricia A Demasi:

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)

>>> **We have reviewed your concerns and our conclusions are:**

Countrywide home loan /20838162 is currently not reporting on the credit file.

If you have any additional questions regarding the information provided to Equifax by the source of any information, please contact the source of that information directly. You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at www.investigate.equifax.com.

Thank you for giving Equifax the opportunity to serve you.

Notice to Consumers

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If the review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information and reports the results back to us. The credit reporting agency then makes deletions or changes to your credit file as appropriate based on the results of the reinvestigation. The name, address and, if reasonably available, the telephone number of the furnisher(s) of the information contacted while processing your dispute(s) is shown under the "Results of Your Investigation" section on the cover letter that accompanies the copy of your revised credit file.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed one hundred words (two hundred words for Maine residents), explaining the nature of your dispute. Your statement will become part of your credit file and will be disclosed each time that your credit file is accessed.

If the reinvestigation results in a change to or deletion of the information you are concerned about, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company that received your credit file in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

EQUIFAX**CREDIT FILE : June 22, 2007**

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Patricia A Demasi Date of Birth: December 26, 1956
 Social Security # [REDACTED]
 Current Address: 1214 Beekman Rd, Hopewell Junction, NY 12533 Reported: 10/2003
 Previous Address(es): 1216 Beekman Rd, Hopewell Junction, NY 12533 Reported: 05/2003
 1219 Beekman Rd, Hopewell Junction, NY 12533 Reported: 09/2004
 Rt R 1, Hopewell Junction, NY 12533 Reported: 11/1996
 Formerly Known As: Patricia A Demasi

Confirmation # 7173029065

Please address all future correspondence to:



www.investigate.equifax.com



Equifax Information Services LLC

P. O. Box 105518

Atlanta, GA 30348

Phone: (888) 873-5648

M - F 9:00am to 5:00pm in your time zone.



In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

Public Record Information (This section includes public record items obtained from local, state and federal courts.)

Bankruptcy Filed 08/1998; Southern District of NY; Case or ID # - 9832619; Type - Personal; Filer - Individual; Current Disposition - Dismissed CH-11; Current Disposition Date 03/01/1999; Address: 176 CHURCH ST POUGHKEEPSIE, NY 12601-4165 ; (845) 452-4200

Bankruptcy Filed 08/1997; Southern District of NY; Case or ID # - 9732356; Type - Personal; Filer - Individual; Current Disposition - Discharged CH-7; Current Disposition Date 09/01/1997; Date Verified 04/01/2003; Address: 176 CHURCH ST POUGHKEEPSIE, NY 12601-4165 ; (845) 452-4200

Lien Filed 03/1994; Dutchess County Clerk; Case or ID # - 9495; Amount - \$10,468 ; Class - Federal; Released 01/2001; Verified 05/2003; Address: 22 MARKET ST POUGHKEEPSIE, NY 12601-3222 ; (914) 454-8710

Lien Filed 08/1993; Dutchess County Clerk; Case or ID # - 00000093422; Amount - \$21,439 ; Class - Federal; Released 01/2001; Verified 05/2003; Address: 22 MARKET ST POUGHKEEPSIE, NY 12601-3222 ; (914) 454-8710

Lien Filed 04/1992; Dutchess County Court; Case or ID # - 1041; Amount - \$1,730 ; Class - State; Released 02/2007; Verified 05/2003; Address: 22 MARKET ST POUGHKEEPSIE, NY 12601-3222 ; (914) 431-1920

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

I.C. Systems, Inc.; Collection Reported 07/2005; Assigned 03/2004; Creditor Class - Medical/Health Care; Client - DRS Bieber Hise L L P; Amount - \$508 ; Status as of 07/2005 - Unpaid; Date of 1st Delinquency 10/2003; Balance as of 07/2005 - \$133 ; Last Payment Date 08/03/2004; Individual Account; Account # - 4235054859; Address: Attn: John Erickson, Jr 444 Highway 96 E Saint Paul MN 55127-2557 ; (651) 481-6333

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by * (This section includes open and closed accounts reported by credit grantors)

Account Column Title Descriptions:

Account Number - The Account number reported by credit grantor
 Date Acct. Opened - The Date that the credit grantor opened the account
 High Credit - The Highest Amount Charged
 Credit Limit - The Highest Amount Permitted
 Terms Duration - The Number of Installments or Payments
 Terms Frequency - The Scheduled Time Between Payments
 Months Reviewed - The Number of Months Reviewed
 Activity Description - The Most Recent Account Activity
 Creditor Class - The Type of Company Reporting The Account
 Date Reported - The Month and Year of the Last Account Update
 Balance Amount - The Total Amount Owed as of the Date Reported

Amount Past Due - The Amount Past Due as of the Date Reported
 Date of Last Payment - The Date of Last Payment
 Actual Pay Amt - The Actual Amount of Last Payment
 Sched Pay Amt - The Requested Amount of Last Payment
 Date of Last Activity - The Date of the Last Account Activity
 Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
 Charge Off Amt - The Amount Charged Off by Creditor
 Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
 Balloon Pay Amt - The Amount of Final(Balloon) Payment
 Balloon Pay Date - The Date of Final(Balloon) Payment
 Date Closed - The Date the Account was Closed

J : Voluntary Surrender
 K : Repossession
 L : Charge Off

5 : 150-179 Days Past Due
 6 : 180 or More Days Past Due
 G : Collection Account
 H : Foreclosure

1 : 30-59 Days Past Due
 2 : 60-89 Days Past Due
 3 : 90-119 Days Past Due
 4 : 120-149 Days Past Due

Account History
Status Code
Descriptions

American Express PO Box 297871 Fort Lauderdale FL 33329-7871 (800) 874-2717

Account Number	Date Opened	High Credit	Credit Limit	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	Amount Past Due	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification	Date Closed
-44974863701233*	05/2005	\$2,458	\$2,700							1	Closed		12/2005
Items As of Balance Date Reported Amount													
01/2006													

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Association Terminated; ADDITIONAL INFORMATION - Account Closed By Credit Grantor;

Capital One / sb PO Box 26030 Richmond VA 23260-6030

Account Number	Date Opened	High Credit	Credit Limit	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	Amount Past Due	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification	Date Closed
517805241451*	02/2004	\$1,290		\$24	\$50	05/2007			Monthly	40	Deferred Pay Start Date	Balloon Pay Amount	
Items As of Balance Date Reported Amount													
06/2007													

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account;

Account History 10/2006**with Status Codes 1****Chase Manhattan Mortgage Cor 10790 Rancho Bernardo Rd San Diego CA 92127-5705 (619) 674-1800**

Account Number	Date Opened	High Credit	Credit Limit	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	Amount Past Due	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification	Date Closed
1526*	10/2002	\$125,000		\$961		06/2004		30 Years		19	Paid and Closed		06/2004
Items As of Balance Date Reported Amount													
06/2004													

Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Conventional Re Mortgage; Whose Account - Shared, But Otherwise Undesignated;

Account History 05/2004 02/2004**with Status Codes 1 1**

Fremont Investment & Loan 3110 E Guasti Rd Ste 500 Ontario CA 91761-1228 : (800) 776-7511

Account Number	Amount	Date of Last Payment	High Credit	Scheduled Payment Amount	Date of Last Activity	Terms Frequency	Minths Revd	Activity Description	Creditor Classification
700004*		03/2002	\$131,000	\$1,205	08/2002	Monthly	5		

Current Status - Pays As Agreed; Type of Account - Installment; Whose Account - Shared, But Otherwise Undesignated; ADDITIONAL INFORMATION - Account Transferred or Sold; Real Estate Mortgage;

Gemb/Walmart DC PO Box 981416 El Paso TX 79998-1416 : (866) 611-1148

Account Number	Amount	Date of Last Payment	High Credit	Scheduled Payment Amount	Date of Last Activity	Terms Frequency	Minths Revd	Activity Description	Creditor Classification
601131000043*		05/2005	\$3,745	\$3,500	05/2007	Monthly	24		

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account;

Account History 08/2006 with Status Codes 1**Hudson Valley FCU PO Box 1750 Poughkeepsie NY 12601-0750 : (914) 463-3011**

Account Number	Amount	Date of Last Payment	High Credit	Scheduled Payment Amount	Date of Last Activity	Terms Frequency	Minths Revd	Activity Description	Creditor Classification
102630*		05/2005	\$16,935	\$271	05/2007	Monthly	23		

Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Joint Account;

Napa/Gemb PO Box 981439 CO Cardholder Operati EL PASO TX 79998-1439 : (866) 366-8254

Account Number	Amount	Date of Last Payment	High Credit	Scheduled Payment Amount	Date of Last Activity	Terms Frequency	Minths Revd	Activity Description	Creditor Classification
601918021911*		10/2006	\$0	\$475	05/2007	Monthly	7		

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request;

Option One Mortgage 3 ADA Irvine CA 92618-2304 : (949) 790-8300

Account Number	Amount	Date of Last Payment	High Credit	Scheduled Payment Amount	Date of Last Activity	Terms Frequency	Minths Revd	Activity Description	Creditor Classification
647443*		05/2001	\$101,000	\$1,082	03/2002	Monthly	8		

Current Status - Pays As Agreed; Type of Account - Installment; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Paid/Zero Balance; Real Estate Mortgage;

Seals/Cbsd 13200 Smith Rd Cleveland OH 44130-7802

Account Number	Amount	Date of Last Payment	High Credit	Scheduled Payment Amount	Date of Last Activity	Terms Frequency	Minths Revd	Activity Description	Creditor Classification
504994805272*		03/2002	\$520	\$320	06/2007	Monthly	63		

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Authorized User;

Sears/Chad 13200 Smith Rd Cleveland OH 44130-7802									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification	
512107505291*	05/2005	\$1,012	\$950		Monthly	24			
Items As of Balance	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of Last Activity	Date Maj. Del. 1st Pld	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Date Closed
06/2007 \$868	05/2007 \$50		\$26	06/2007					
Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account;									
Toyota Motor Credit Corp 5005 N River Blvd NE Cedar Rapids IA 52411-6634									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification	
7040226140954*	03/2003	\$18,744			Monthly	8			
Items As of Balance	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of Last Activity	Date Maj. Del. 1st Pld	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Date Closed
12/2003 \$0	12/2003 \$17,070		\$401	12/2003					12/2003
Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account;									
Inquiries that display to companies (may impact your credit score)									
This section lists companies that requested your credit file. Credit grantors may view these requests when evaluating your credit worthiness. Employment inquiries do not impact your credit score.									
Company Information				Inquiry Date(s)					
Acranelcs Branch:: TRIBeca LENDING CORP PO Box 5393 Mig Dept Spokane, WA				06/07/2007					
99205-2020									
Factual Data::2250 THE MORTGAGE TE 5200 Hahns Peak Dr 24HCGS005471MS				04/30/2007					
24HCGS005132MS Loveland, CO 80538-8852									
Fis Credit Services::FIDELITY BORROWING M 918 Ulster Ave Kingston, NY				03/12/2007 01/23/2007					
12401-1344									
Gemb				10/13/2006					
45401-0276				PO Box 276 Dayton, OH					
Chinnovis::376 DUTCHESS COUNTY PO Box 1838 Columbus, OH 43216-1838 Phone: (877) 237-8317				09/21/2006					
First American Credco::FREMONT INVESTMENT A 12385 First American Way Poway, CA 92064-6897 Phone: (800) 986-4343				09/16/2006					
Consolidated Information Servc::ASAP MORTGAGE INC 227 US Highway 206 Flanders, NJ				08/21/2006 04/18/2006					
07836-9110									
First American Credco::HOME LOAN CTR INC DB 12395 First American Way Poway, CA 92064-6897 Phone: (800) 637-2422				06/14/2006					
Aames Funding Corporation 350 S Grand Ave # 5200 Los Angeles, CA				06/05/2006					
90071-3406									
First American Credco::FREEDOM MORTGAGE 12395 First American Way Poway, CA				06/05/2006					
92064-6897									
Wilmington Finance 401 Plymouth Rd 4th Fl Plymouth Meeting, PA				06/05/2006					
19462-1650									

Company Information		Inquiry Date(s)
Cbcinnovis: 230 M T SALES HUDSON PO Box 1838 Columbus, OH 43216-1838 Phone: (877) 237-8317		12/07/2005
Landsale Credit: COUNTRYWIDE FSLD 1515 Walnut Grove Ave Rosemead, CA 91770-3710 Phone: (800) 447-1692		10/27/2005
Inquiries that do not display to companies (do not impact your credit score) (This section includes inquiries which display only to you and are not considered when evaluating your credit worthiness. - examples of this inquiry type include a pre-approved offer of credit, insurance, or periodic account review by an existing creditor.)		
Company Information - Prefix Descriptions:		
PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for 12 months)		
PR - Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR Inquiries remain for 12 months)		
AM or AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for 12 months)		
Equifax or EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.		
ND - Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for 24 months)		
ND MR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months)		
EMPL - Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)		
Company Information		Inquiry Date(s)
Equifax	PO Box 740241 Atlanta, GA	06/22/2007 03/16/2007 03/15/2007 03/14/2007 02/27/2007 02/26/2007 01/19/2007 01/16/2007
30374-0241 AR-Hsbc Bank NV FKA Hhbl	2700 Sanders Rd Prospect Heights, IL	06/09/2007
60070-2701 PRM-MDA Capital, Inc.	6036 Central Ave St Petersburg, FL	06/08/2007 05/01/2007 03/13/2007 01/24/2007 09/22/2006 09/17/2006 08/22/2006
33707-1600 PRM-Hsbc Bank NV FKA Hhbl	2700 Sanders Rd Prospect Heights, IL	05/18/2007
60070-2701 AR-Gemb/Walmart DC	PO Box 981416 El Paso, TX	05/18/2007 04/20/2007 03/16/2007 02/21/2007 02/16/2007 01/13/2007 12/07/2006 11/15/2006
79998-1416 Phone: (866) 611-1148 AR-Capital One	11013 W Broad St Glen Allen, VA	11/09/2006 10/10/2006 09/28/2006 09/20/2006 09/13/2006 09/05/2006 08/30/2006 08/24/2006
23060-5937 PRM-Gemb/JC Penney		08/16/2006 08/10/2006 07/31/2006 07/04/2006
79998-1402 Phone: (800) 542-0800 PRM-Fingerhut/Cit		05/02/2007 04/04/2007 02/28/2007 02/07/2007 01/03/2007 12/06/2006 10/04/2006 09/06/2006
56303-0820	PO Box 981402 El Paso, TX	08/02/2006 07/27/2006 06/24/2006
	6250 Ridgewood Rd Saint Cloud, MN	02/26/2007
		02/20/2007 08/23/2006

Company Information	Inquiry Date(s)
VD-Choicepoint::UNITRIN GRP UNITRIN 1000 Alderman Dr Insurance P&C Underwriting Alpharetta, GA 30005-4101	08/22/2006



07/19/2007 TransUnion.

POBRBI00200726-1008701
DOUGLAS D. DEMASI SR.
1214 BEEKMAN RD
HOPEWELL JUNCTION, NY 12533



Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

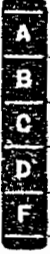

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
COUNTRYWIDE HOME LOANS	# 20838162	NEW INFORMATION BELOW

Any corrections to your identification requested by you have been made, and are included in the following credit report.

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score Not Purchased (See Below)</p> <p>Grade -</p> <p>Created on 07/19/2007</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Unavailable (See Below)</p>  <p>The numerical score ranges from 990 to 501 equating grade ranges from A to F.</p>	<p>Unavailable (See Below)</p>  <p>Your credit ranks higher than .% of the nation's population.</p>

About your TransUnion Personal Credit Score

Your TransUnion Personal Credit Score is displayed above, and was calculated with the VantageScore credit scoring formula. Your credit score is a snapshot of the contents of your credit report at the time the score was calculated. Using objective, impartial formulas to translate the contents of your credit report into a 3-digit score enables lenders to evaluate your application for credit in a fast, fair and more objective manner. Remember, we constantly update the information contained in your credit report, so your TransUnion Personal Credit Score only represents the score a lender would receive if they requested it today.

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$7.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

Answers About Credit Scores

• How are credit scores used?

A credit score is just one of several factors a company usually uses when deciding to extend credit, give insurance coverage or provide financial services to you. A variety of other factors will be considered, such as length of employment, income or previous experience with you. Depending on what you are applying for, different companies weigh each of these factors differently. By using a credit score, they can evaluate your application quickly, fairly and consistently.

• How can I improve my credit score?

A credit score is a snapshot of the contents of your credit report at the time it was calculated. Long-term, responsible credit behavior is the most effective way to improve future scores. Pay bills on time, lower balances and use credit wisely to improve your score over time. You should also review your credit report to ensure it is accurate.

• How do inquiries affect my credit score?

When your credit is checked by a business for the purpose of an application a 'hard inquiry' appears on your credit report. These inquiries can affect your credit score; and typically they have only a small impact. Delinquencies, balances owed, and the length of time you have used credit are all more important. Inquiries have a greater impact if you have a limited credit history.

Additional Information

The TransUnion Personal Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. The VantageScore credit scoring model was used for this Score Analysis and is not necessarily the same scoring model that may be used by a lender. The resulting credit score may not be identical in every respect to any consumer credit score produced by any other company. Any credit information that has not yet been reported to TransUnion will not be reflected in your consumer disclosure or score. Also, some items disputed directly with creditors are not incorporated in the assessment of your credit score.

See your 3-in-1 Credit Report!

Plus, you can see all 3 of your credit scores side-by-side. Quick & secure. See the full story instantly!

Get your score: www.truecredit.com/score

Protect yourself from ID theft

Last year, 9.9 million people became victims of identity theft. Protect yourself, it's easy. We'll email you when your credit changes!

Sign up now: www.truecredit.com/protect

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TransUnion.

Personal Information

Name: DOUGLAS D. DEMASI SR.

SSN: [REDACTED]
 Date of Birth: 10/1952
 Telephone: 227-5387
 Your SSN is partially masked for your protection.

Other Names: DEMASI, DOUG
 You have been on our files since 12/1983

CURRENT ADDRESS

Address: 1214 BEEKMAN RD
 HOPEWELL JUNCTION, NY 12533
 Date Reported: 01/2004

PREVIOUS ADDRESS

Address: 1216 BEEKMAN RD B
 HOPEWELL JUNCTION, NY 12533
 Date Reported: 04/2003
 Address: 31 SHERWOOD FRST F
 WAPPINGERS FALLS, NY 12590

EMPLOYMENT DATA REPORTED

Employer Name: SELF EMPLOYED
 Date Reported: 06/2006

Position: EVENT DESIGNER
 Hired:

Employer Name: DOUGLAS BUILDERS INC
 Date Reported: 12/1999

Position:
 Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

Public Records

The following items obtained from public records appear on your report. You may be required to explain public record items to potential creditors. Any bankruptcy information will remain on your report for 10 years from the date of the filing. Unpaid tax liens may generally be reported for an indefinite period of time depending on your state of residence. Paid tax liens may be reported for 7 years from date of payment. All other public record information, including discharged Chapter 13 bankruptcy, remains for up to 7 years.

DUTCHESS COUNTY CLERK Docket #: 9495

22 MARKET STREET
 COUNTY OFC BLDG
 POUGHKEEPSIE, NY 12601
 (845) 486-2120

Type: PAID FEDERAL TAX LIEN
 Court Type: COUNTY CLERK
 Date Paid: 01/2001

Date Filed: 03/1994
 Responsibility: INDIVIDUAL DEBT
 Plaintiff: IRS
 Amount: \$10,468

Estimated date that this item will be removed: 12/2007

DUTCHESS COUNTY CLERK Docket #: 718

22 MARKET STREET
 COUNTY OFC BLDG
 POUGHKEEPSIE, NY 12601
 (845) 486-2120

Type: PAID FEDERAL TAX LIEN
 Court Type: COUNTY CLERK
 Date Paid: 01/2001

Date Filed: 04/1991
 Responsibility: INDIVIDUAL DEBT
 Plaintiff: IRS
 Amount: \$251

Estimated date that this item will be removed: 12/2007

DUTCHESS COUNTY CLERK Docket #: 735

22 MARKET STREET
 COUNTY OFC BLDG
 POUGHKEEPSIE, NY 12601
 (845) 486-2120

Type: PAID FEDERAL TAX LIEN
 Court Type: COUNTY CLERK
 Date Paid: 05/2001

Date Filed: 12/1990
 Responsibility: INDIVIDUAL DEBT
 Plaintiff: IRS
 Plaintiff Attorney: ROCCO V PESCE OO
 Amount: \$4,837

Estimated date that this item will be removed: 04/2008

NEW YORK FEDERAL COURT-P Docket #: 9932797

Estimated date that this item will be removed: 11/2009

NEW YORK FEDERAL COURT-P Docket #: 9931649

Estimated date that this item will be removed: 05/2009

N/A	X	OK	30	60	90	120
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

Pay Status: 30 DAYS PAST DUE
Account Type: MORTGAGE ACCOUNT
Responsibility: PARTICIPANT ON ACCOUNT
Date Open: 10/2002
Date Closed: 06/2004

>Maximum delinquency of 60 days occurred in 03/2004<

[illegible]

The following accounts are reported with no adverse information. (Note: The account # may be scrambled by the creditor for your protection).

Pay Status: UNRATED
Account Type: MORTGAGE ACCOUNT
Responsibility: JOINT ACCOUNT
Date Opened: 03/2002
Date Paid: 07/2007

Remarks: ACCT INFO DISPUTED BY CONSUMR

[illegible]



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FREMONT INVESTMNT & LOAN #7000045161

3110 E GUASTI RD
STE 500
ONTARIO, CA 91761
(800) 776-7511 x6575

Balance: \$0
Date Verified: 09/2002
High Balance: \$131,250
Terms: 360 MONTHLY \$1205

Pay Status: PAID OR PAYING AS AGREED
Account Type: MORTGAGE ACCOUNT
Responsibility: PARTICIPANT ON ACCOUNT
Date Opened: 03/2002
Date Closed: 09/2002
Date Paid: 08/2002

Loan Type: CONVENTIONAL REAL ESTATE MTG
Remarks: TRANSFER

Late Payments (06 months)	30	60	90+
	0	0	0

Last 6 months

X	OK	OK	OK	X	OK
aug	jul	jun	may	apr	mar

M & T BANK #10000172940020001

1100 WEHRLE DR
WILLIAMSVILLE, NY 14221-7748
(800) 724-2440

Balance:	\$0
Date Updated:	06/2004
High Balance:	\$12,000
Terms:	13 MONTHLY \$1038

Pay Status: PAID OR PAYING AS AGREED
Account Type: INSTALLMENT ACCOUNT
Responsibility: PRIMARY BORROWER ON ACCOUNT
Date Opened: 04/2004
Date Closed: 06/2004

Loan Type: SECURED
Remarks: CLOSED

Late Payments (02 months)	30	60	90+
	0	0	0

Last 2 months

OK	OK
may	apr

M & T BANK #10000165880400001

1100 WEHRLE DR
WILLIAMSVILLE, NY 14221-7748
(800) 724-2440

Balance:	\$0
Date Updated:	10/2002
High Balance:	\$18,000
Terms:	61 MONTHLY \$410

Pay Status: PAID OR PAYING AS AGREED
Account Type: INSTALLMENT ACCOUNT
Responsibility: PRIMARY BORROWER ON ACCOUNT
Date Opened: 06/2002
Date Closed: 10/2002

Loan Type: HOME IMPROVEMENT
Remarks: CLOSED

	30	60	90
Late Payments (64 months)	0	0	0

Last 4 months

X	X	X	OK
sep	aug	Jul	jun

OPTION ONE MTG #6474436176

3 ADA
IRVINE, CA 92618-2304
(949) 790-3600

Balance: \$0
Date Verified: 03/2002
High Balance: \$101,400
Terms: 360 MONTHLY \$1082

Pay Status: PAID OR PAYING AS AGREED
Account Type: MORTGAGE ACCOUNT
Responsibility: JOINT ACCOUNT
Date Opened: 05/2001
Date Closed: 03/2002

Loan Type: CONVENTIONAL REAL ESTATE MTG
Remarks: CLOSED

Late Payments (08 months)	30	60	90+
	0	0	0

Last 8 months

OK	OK	OK	OK	OK	OK	OK	OK
feb	02	dec	nov	oct	sep	aug	jul

SEARS/CBSD #5049948052722180

8725 W SAHARA AVE
MC02-02-03
THE LAKES, NV 89163-7802
(800) 877-8691

Balance:	\$225
Date Updated:	06/2007
High Balance:	\$520
Credit Limit:	\$300

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 03/2002

Loan Type: CHARGE ACCOUNT

Rate	30	60	90
Payments (48 months)	0	0	0

Last 48 months

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
may	apr	mar	feb	'07	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'06	dec	nov	oct	sep	aug	jul	jun
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
may	apr	mar	feb	'05	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'04	dec	nov	oct	sep	aug	jul	jun

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: AUTHORIZED ACCOUNT
Date Opened: 10/1974

[illegible]

Late Payments (08 months)	30	60	90	Last 8 months	OK	OK	OK	OK	OK	OK	OK	OK
	0	0	0		jun	may	apr	mar	feb	'07	dec	nov

The following companies have received your credit report. Their inquiries remain on your credit report for two years.

DELTA FUNDING CORP VIA EQUIFAX MORTGAGE SERVICE
1 E 22ND ST
LOMBARD, IL 60148
(630) 916-8600
Requested On: 06/25/2007 Inquiry Type: PARTICIPANT
Permissible Purpose: CREDIT TRANSACTION

2250 THE MORTGAGE TE VIA FACTUAL DATA-NATIONAL
5200 HAHNS PEAK DR
LOVELAND, CO 80538
(970) 663-5700
Requested On: 04/30/2007 Inquiry Type: INDIVIDUAL
Permissible Purpose: CREDIT TRANSACTION

FIDELITY BORROWING M VIA FIS CREDIT SERVICES
918 ULSTER AVE
KINGSTON, NY 12401
(800) 322-3880
Requested On: 01/23/2007 Inquiry Type: PARTICIPANT
Permissible Purpose: CREDIT TRANSACTION

HOME LOAN CTR INC DB VIA FAC/REP MTG
12395 FIRST AMERIC
POWAY, CA 92064
(800) 637-2422
Requested On: 01/18/2007 Inquiry Type: INDIVIDUAL
Permissible Purpose: CREDIT TRANSACTION

Consumer Credit Report for DOUGLAS D. DEMASI SR.

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 TransUnion.**CONCORD MORTGAGE COR VIA LANDSAFE CREDIT**155 N LAKE AVE
MS 3-162
PASADENA, CA 91101

Phone number not available

Requested On: 11/21/2006 Inquiry Type: INDIVIDUAL

Permissible Purpose: CREDIT TRANSACTION

FREMONT INVESTMENT A VIA FAC/FREMONTN12395 FIRST AMERIC
POWAY, CA 92064
(800) 986-4343

Requested On: 09/16/2006 Inquiry Type: AUTHORIZED

Permissible Purpose: CREDIT TRANSACTION

HOME LOAN CTR INC DB VIA FAC/REP MTG12395 FIRST AMERIC
POWAY, CA 92064
(800) 637-2422

Requested On: 06/14/2006 Inquiry Type: AUTHORIZED

Permissible Purpose: CREDIT TRANSACTION

FREEDOM MORTGAGE VIA FIRST AMERICAN CREDCO12385 FIRST AMERIC
POWAY, CA 92064
(800) 986-4343

Requested On: 06/05/2006 Inquiry Type: AUTHORIZED

Permissible Purpose: CREDIT TRANSACTION

ASAP MORTGAGE INC VIA CONSOLIDATED INFOR SRVCROUTE 517
PANTHER VALLEY VIL
ALLAMUCHY, NJ 07820
(908) 813-8555

Requested On: 04/18/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

COUNTRYWIDE FSLD VIA LANDSAFE/COUNTRYWIDE FSL155 N LAKE AVE
MS 3-162
PASADENA, CA 91101

Phone number not available

Requested On: 10/27/2005 Inquiry Type: PARTICIPANT

Permissible Purpose: CREDIT TRANSACTION

376 DUTCHESS COUNTY VIA CBC COMPANIESPO BOX 1838
COLUMBUS, OH 43216
(877) 237-8317

Requested On: 09/21/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

ASAP MORTGAGE INC VIA CONSOLIDATED INFOR SRVCROUTE 517
PANTHER VALLEY VIL
ALLAMUCHY, NJ 07820
(908) 813-8555

Requested On: 08/21/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

AAMES CORP VIA TU SETTLEMENT SOLUTIONS6200 OAK TREE BLVD
SUITE 140
INDEPENDENCE, OH 44131
(800) 308-3976

Requested On: 06/05/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

WILMINGTON FINANCE VIA WILMINGTON FINANCE501 OFFICE CENTER
SUITE 400
FT WASHINGTON, PA 19034
(610) 943-2100

Requested On: 06/05/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

230 M T SALES HUDSON VIA CBCINNOVISPO BOX 1838
COLUMBUS, OH 43216
(877) 237-8317

Requested On: 12/07/2005 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any score (except insurance companies may have access to other insurance company inquiries, where permitted by law).

SEARS/CBSD8725 W SAHARA AVE
MC02-02-03
THE LAKES, NV 89163-7802
(800) 877-8691

Requested On: 06/2007

AMERICAN GENERAL FINANCE601 NW 2ND ST
EVANSVILLE, IN 47708
(812) 468-5321
Requested On: 04/2007

Consumer Credit Report for DOUGLAS D. DEMASI SR.

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CHECK FREE

6000 PERIMETER DR
DUBLIN, OH 43017-3233
(614) 564-3000
Requested On: 03/2007

AMERICAN GENERAL FINANCE

601 NW 2ND ST
EVANSVILLE, IN 47708
(812) 468-5321
Requested On: 01/2007

COUNTRYWIDE LOAN SRV VIA LANDSAFE CREDIT

155 N LAKE AVE
PASADENA, CA 91101
Phone number not available
Requested On: 12/2006
Permissible Purpose: CREDIT TRANSACTION

AMERICAN GENERAL FINANCE

601 NW 2ND ST
EVANSVILLE, IN 47708
(812) 468-5321
Requested On: 10/2006

COUNTRYWIDE LOAN SRV VIA LANDSAFE CREDIT

155 N LAKE AVE
PASADENA, CA 91101
Phone number not available
Requested On: 09/2006
Permissible Purpose: CREDIT TRANSACTION

Consumer Statement

DO NOT CONFUSE WITH CONSUMERS OF SIMILAR IDENTIFICATION; VERIFY ALL IDENTIFYING INFORMATION.
(Note: This statement has no expiration date.)

Special Messages

PROMOTIONAL OPT-OUT: This file has been opted out of promotional lists supplied by TransUnion.
(Note: This statement is set to expire in 01/2011.)

Should you wish to contact TransUnion, you may do so,

At our web site:
<http://transunion.com>

By Mail:
TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

By Phone:
1-800-916-8800

You may contact us between the hours of 8:00 a.m. and 8:00 p.m. Eastern Time, Monday through Friday, except major holidays. Residents of Alaska and Hawaii please note: Hours of operation are 8:30 a.m. to 4:30 p.m. in your local time zone.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT, CONTINUED...

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

Summary of Rights

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, the consumer reporting agency is not required to remove accurate derogatory information from your file unless it is outdated (as described below) or cannot be verified. A consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

New York Consumers Have the Right to Obtain a Security Freeze

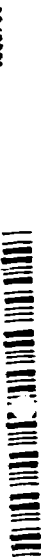
As of November 1, 2006 you have a right to place a "Security Freeze" on your credit report, which will prohibit a Consumer Reporting Agency from releasing information in your credit report without your express authorization. A Security Freeze must be requested in writing by certified or overnight mail. The Security Freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a Security Freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a Security Freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the Consumer Credit Reporting Agency and provide all of the following:

1. The personal identification number or password;
2. Proper Identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A Consumer Credit Reporting Agency must authorize the release of your credit report no later than three business days after receiving the above information.

A Security Freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.



Chester, PA 19022

07/19/2007 TransUnion.

POBRBI00202858-1035727

PATRICIA A. DEMASI

1214 BEEKMAN RD O

HOPEWELL JUNCTION, NY 12533

|||||

Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

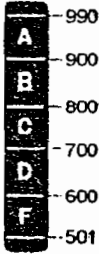
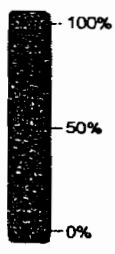
ITEM	DESCRIPTION	RESULTS
COUNTRYWIDE HOME LOANS	# 20838162	NEW INFORMATION BELOW

Any corrections to your identification requested by you have been made, and are included in the following credit report.

TransUnion Personal Credit Score

PATRICIA A. DEMASI

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score Not Purchased (See Below)</p> <p>Grade -</p> <p>Created on 07/19/2007</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Unavailable (See Below)</p>  <p>The numerical score ranges from 990 to 501 equating grade ranges from A to F.</p>	<p>Unavailable (See Below)</p>  <p>Your credit ranks higher than --% of the nation's population.</p>

About your TransUnion Personal Credit Score

Your TransUnion Personal Credit Score is displayed above, and was calculated with the VantageScore credit scoring formula. Your credit score is a snapshot of the contents of your credit report at the time the score was calculated. Using objective, impartial formulas to translate the contents of your credit report into a 3-digit score enables lenders to evaluate your application for credit in a fast, fair and more objective manner. Remember, we constantly update the information contained in your credit report, so your TransUnion Personal Credit Score only represents the score a lender would receive if they requested it today.

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$7.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

Answers About Credit Scores**• How are credit scores used?**

A credit score is just one of several factors a company usually uses when deciding to extend credit, give insurance coverage or provide financial services to you. A variety of other factors will be considered, such as length of employment, income or previous experience with you. Depending on what you are applying for, different companies weigh each of these factors differently. By using a credit score, they can evaluate your application quickly, fairly and consistently.

• How can I improve my credit score?

A credit score is a snapshot of the contents of your credit report at the time it was calculated. Long-term, responsible credit behavior is the most effective way to improve future scores. Pay bills on time, lower balances and use credit wisely to improve your score over time. You should also review your credit report to ensure it is accurate.

• How do inquiries affect my credit score?

When your credit is checked by a business for the purpose of an application a 'hard inquiry' appears on your credit report. These inquiries can affect your credit score; and typically they have only a small impact. Delinquencies, balances owed, and the length of time you have used credit are all more important. Inquiries have a greater impact if you have a limited credit history.

Additional Information

The TransUnion Personal Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. The VantageScore credit scoring model was used for this Score Analysis and is not necessarily the same scoring model that may be used by a lender. The resulting credit score may not be identical in every respect to any consumer credit score produced by any other company. Any credit information that has not yet been reported to TransUnion will not be reflected in your consumer disclosure or score. Also, some items disputed directly with creditors are not incorporated in the assessment of your credit score.

See your 3-in-1 Credit Report!

Plus, you can see all 3 of your credit scores side-by-side. Quick & secure. See the full story instantly!

Get your score: www.truecredit.com/score

Protect yourself from ID theft

Last year, 9.9 million people became victims of identity theft. Protect yourself, it's easy. We'll email you when your credit changes!

Sign up now: www.truecredit.com/protect

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Page: 1 of 8
Date Issued: 07/19/2007

TransUnion.

Personal Information

Name: PATRICIA A. DEMASI

SSN:

Date of Birth:

12/1956

Telephone:

227-5387

Your SSN is partially masked for your protection.

Other Names: DEMASI, PATRICIA A
DEMASI, PATTY

You have been on our files since 12/1983

CURRENT ADDRESS

Address: 1214 BEEKMAN RD O
HOPEWELL JUNCTION, NY 12533

Date Reported: 05/2003

PREVIOUS ADDRESS

Address: 1 RR 1 BOX 322,
HOPEWELL JUNCTION, NY 12533

Date Reported: 04/2003

EMPLOYMENT DATA REPORTED

Employer Name: ARLINGTON CENT SCHO
Date Reported: 01/2004

Position:
Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

Public Records

The following items obtained from public records appear on your report. You may be required to explain public record items to potential creditors. Any bankruptcy information will remain on your report for 10 years from the date of the filing. Unpaid tax liens may generally be reported for an indefinite period of time depending on your state of residence. Paid tax liens may be reported for 7 years from date of payment. All other public record information, including discharged chapter 13 bankruptcy, remains for up to 7 years.

DUTCHESS COUNTY CLERK Docket #: 9495

22 MARKET STREET
COUNTY OFC BLDG
POUGHKEEPSIE, NY 12601
(845) 486-2120

Type: PAID FEDERAL TAX LIEN
Court Type: COUNTY CLERK
Date Paid: 01/2001

Date Filed: 03/1994
Responsibility: INDIVIDUAL DEBT
Plaintiff: IRS
Amount: \$10,468

Estimated date that this item will be removed: 12/2007

DUTCHESS COUNTY CLERK Docket #: 735

22 MARKET STREET
COUNTY OFC BLDG
POUGHKEEPSIE, NY 12601
(845) 486-2120

Type: PAID FEDERAL TAX LIEN
Court Type: COUNTY CLERK
Date Paid: 05/2001

Date Filed: 12/1990
Responsibility: INDIVIDUAL DEBT
Plaintiff: IRS
Plaintiff Attorney: ROCCO V PESCE 00
Amount: \$4,837

Estimated date that this item will be removed: 04/2008

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A

X

OK

30

60

90

120

Not
Applicable

Unknown

Current

30 days
late

60 days
late

90 days
late

120 days
late

Consumer Credit Report for PATRICIA A. DEMASI

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Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

CAPITAL ONE SERVICES #5178052414513370

POB 30281
 SALT LAKE CITY, UT 84130-0281
 (800) 955-7070

Balance: \$733
 Date Updated: 07/2007
 High Balance: \$1,290
 Terms: MINIMUM \$22

Pay Status: PAID OR PAYING AS AGREED
 Account Type: REVOLVING ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT
 Date Open: 02/2004

Loan Type: CREDIT CARD

Late Payments (41 months)	30	60	90	Last 41 months	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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The following accounts are reported with no adverse information. (Note: The account # may be scrambled by the creditor for your protection)

late Payments (08 months)	30	60	90	last 8 months	OK	OK	OK	OK	OK	OK	OK	OK
	0	0	0		feb '02	dec	nov	oct	sep	aug	jul	

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 05/2005
Date Closed: 06/2007

OK jun	OK may	OK apr	OK mar	OK feb	OK '07	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '06	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul
OK jun																							

OK may	OK apr	OK mar	OK feb	OK '07	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '06	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun
OK may	OK apr	OK mar	OK feb	OK '05	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '04	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun

OK	OK	OK	OK	OK	OK	OK	OK
jun	may	apr	mar	feb	'07	dec	nov

OK	OK	OK	OK	OK	OK	OK	OK	OK
nov	oct	sep	aug	jul	jun	may	apr	mar

1 E 22ND ST
LOMBARD, IL 60148
(630) 916-8600
Requested On: 06/25/2007 Inquiry Type: PARTICIPANT
Permissible Purpose: CREDIT TRANSACTION



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TransUnion.

TRIBECA LENDING CORP VIA ACRANET, INC.

2139 TAPO STREET N
STE #209

SIMI VALLEY, CA 93063

Phone number not available

Requested On: 06/07/2007 Inquiry Type: PARTICIPANT

Permissible Purpose: CREDIT TRANSACTION

FIDELITY BORROWING M VIA FIS CREDIT SERVICES

918 ULSTER AVE
KINGSTON, NY 12401

(800) 322-3880

Requested On: 03/12/2007 Inquiry Type: PARTICIPANT

Permissible Purpose: CREDIT TRANSACTION

376 DUTCHESS COUNTY VIA CBC COMPANIES

PO BOX 1838
COLUMBUS, OH 43216
(877) 237-8317

Requested On: 09/21/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

ASAP MORTGAGE INC VIA CONSOLIDATED INFOR SRVC

ROUTE 517
PANTHER VALLEY VIL
ALLAMUCHY, NJ 07820
(908) 813-8555

Requested On: 08/21/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

AAMES CORP VIA TU SETTLEMENT SOLUTIONS

6200 OAK TREE BLVD
SUITE 140
INDEPENDENCE, OH 44131
(800) 308-3976

Requested On: 06/05/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

WILMINGTON FINANCE VIA WILMINGTON FINANCE

501 OFFICE CENTER
SUITE 400
FT WASHINGTON, PA 19034
(610) 943-2100

Requested On: 06/05/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

ASAP MORTGAGE INC VIA CONSOLIDATED INFOR SRVC

ROUTE 517
PANTHER VALLEY VIL
ALLAMUCHY, NJ 07820
(908) 813-8555

Requested On: 04/18/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

230 M T SALES HUDSON VIA CBCINNOVIS

PO BOX 1838
COLUMBUS, OH 43216
(877) 237-8317

Requested On: 12/07/2005 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

2250 THE MORTGAGE TE VIA FACTUAL DATA-NATIONAL

5200 HAHNS PEAK DR
LOVELAND, CO 80538
(970) 663-5700

Requested On: 04/30/2007 Inquiry Type: INDIVIDUAL

Permissible Purpose: CREDIT TRANSACTION

FIDELITY BORROWING M VIA FIS CREDIT SERVICES

918 ULSTER AVE
KINGSTON, NY 12401
(800) 322-3880

Requested On: 01/23/2007 Inquiry Type: PARTICIPANT

Permissible Purpose: CREDIT TRANSACTION

FREMONT INVESTMENT A VIA FAC/FREMONTN

12395 FIRST AMERIC
POWAY, CA 92064
(800) 986-4343

Requested On: 09/16/2006 Inquiry Type: AUTHORIZED

Permissible Purpose: CREDIT TRANSACTION

HOME LOAN CTR INC DB VIA FAC/REP MTG

12395 FIRST AMERIC
POWAY, CA 92064
(800) 637-2422

Requested On: 06/14/2006 Inquiry Type: AUTHORIZED

Permissible Purpose: CREDIT TRANSACTION

FREEDOM MORTGAGE VIA FIRST AMERICAN CREDCO

12385 FIRST AMERIC
POWAY, CA 92064
(800) 986-4343

Requested On: 06/05/2006 Inquiry Type: AUTHORIZED

Permissible Purpose: CREDIT TRANSACTION

NCO FINANCIAL SYSTEMS

515 PENNSYLVANIA A
P O BOX 7603
FT WASHINGTON, PA 19034
(215) 832-1450

Requested On: 05/15/2006 Inquiry Type: INDIVIDUAL

AMERICAN HONDA FINANCE

600 KELLY WAY
HOLYOKE, MA 01040
(413) 552-1400

Requested On: 12/19/2005 Inquiry Type: JOINT

COUNTRYWIDE FSLD VIA LANDSAFE/COUNTRYWIDE FSL

155 N LAKE AVE
MS 3-162
PASADENA, CA 91101

Phone number not available

Requested On: 10/27/2005 Inquiry Type: PARTICIPANT

Permissible Purpose: CREDIT TRANSACTION

Consumer Credit Report for PATRICIA A. DEMASI

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Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

FIRST PREMIER Requested On: 03/2007

PO BOX 5114
SIOUX FALLS, SD 57117-5114
(800) 584-7097

FIRST PREMIER Requested On: 11/2006

PO BOX 5114
SIOUX FALLS, SD 57117-5114
(800) 584-7097

Source One Automotive In Requested On: 10/2006

113 SEABOARD LANE
SUITE A-190
FRANKLIN, TN 37067
(615) 261-2030

WARRANTY ACTIVATION HEAD Requested On: 09/2006

1598 OLD GRAVIOS
HIGH RIDGE, MO 63049
(636) 677-1285

THE HARTFORD Requested On: 04/2006

8 FARM SPRINGS RD
FARMINGTON, CT 06032-2526
Phone number not available

HOMEOWNERS Requested On: 07/2005

4501 CIRCLE 75 PAR
SUITE F6220
ATLANTA, GA 30339
Phone number not available

T-MOBILE Requested On: 01/2007

12920 SE 38TH ST
BELLEVUE, WA 98006
(800) 937-8997

NATIONAL DEALER WARRANTI Requested On: 10/2006

3342 MID RIVERS MA
SAINT PETERS, MO 63376
(800) 436-3185

Source One Automotive In Requested On: 09/2006

113 SEABOARD LANE
SUITE A-190
FRANKLIN, TN 37067
(615) 261-2030

AEGON / STONEBRIDGE LIFE Requested On: 07/2006

20 MOORES ROAD
VALLEY FORGE, PA 19493
(800) 732-1821

AEGON / PEOPLES BENEFIT Requested On: 07/2005

20 MOORES ROAD
VALLEY FORGE, PA 19493
(800) 523-7900

Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any score (except insurance companies may have access to other insurance company inquiries, where permitted by law).

CAPITAL ONE NATL ASSOC

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 06/2007

SEARS/CBSD

8725 W SAHARA AVE
MC02-02-03
THE LAKES, NV 89163-7802
(800) 877-8691
Requested On: 06/2007

CAPITAL ONE NATL ASSOC

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 05/2007

CAPITAL ONE NATL ASSOC

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 04/2007

CAPITAL ONE NATL ASSOC

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 03/2007

CAPITAL ONE NATL ASSOC

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 02/2007



Consumer Credit Report for PATRICIA A. DEMASI

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TransUnion.

CAPITAL ONE NATL ASSOC1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 01/2007**CAPITAL ONE NATL ASSOC**1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 12/2006**COUNTRYWIDE LOAN SRV VIA LANDSAFE CREDIT**155 N LAKE AVE
PASADENA, CA 91101
Phone number not available
Requested On: 12/2006
Permissible Purpose: CREDIT TRANSACTION**CAPITAL ONE NATL ASSOC**1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 11/2006**CAPITAL ONE NATL ASSOC**1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 10/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 09/2006**COUNTRYWIDE LOAN SRV VIA LANDSAFE CREDIT**155 N LAKE AVE
PASADENA, CA 91101
Phone number not available
Requested On: 09/2006
Permissible Purpose: CREDIT TRANSACTION**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 08/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 07/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 06/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 05/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 04/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 03/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 02/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 01/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 11/2005

Consumer Credit Report for PATRICIA A. DEMASI

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Date Issued:

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Should you wish to contact TransUnion, you may do so,

At our web site:

<http://transunion.com>

By Mail:

TransUnion Consumer Relations

P.O. Box 2000

Chester, PA 19022-2000

By Phone:

1-800-916-8800

You may contact us between the hours of 8:00 a.m. and 8:00 p.m. Eastern Time, Monday through Friday, except major holidays. Residents of Alaska and Hawaii please note: Hours of operation are 8:30 a.m. to 4:30 p.m. in your local time zone.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Summary of Rights

Para informacion en espanol, visite www.ftc.gov/credit o escriba a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, the consumer reporting agency is not required to remove accurate derogatory information from your file unless it is outdated (as described below) or cannot be verified. A consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT, CONTINUED...

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.

Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

New York Consumers Have the Right to Obtain a Security Freeze

As of November 1, 2006 you have a right to place a "Security Freeze" on your credit report, which will prohibit a Consumer Reporting Agency from releasing information in your credit report without your express authorization. A Security Freeze must be requested in writing by certified or overnight mail. The Security Freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a Security Freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a Security Freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the Consumer Credit Reporting Agency and provide all of the following:

1. The personal identification number or password;
2. Proper Identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A Consumer Credit Reporting Agency must authorize the release of your credit report no later than three business days after receiving the above information.

A Security Freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.



Prepared for
PATRICIA A DE MASI
Report number
0153185444

Report date
July 18, 2007
www.experian.com/disputes
Call 800 509 8495
Page 1 of 16

Dear PATRICIA A DE MASI,

To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.

FREMONT INVESTMENT & LN
700004....
PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.

OPTION ONE MORTGAGE CORP
647443....
PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.
COUNTRYWIDE HOME LOANS
2083....
PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.

|||||
*****MIXED AADC 683
0016903 2 MB 0.485 L 524
PATRICIA A DE MASI
1214 BEEKMAN RD
HOPEWELL JUNCTION NY 12533-5578
|||||



Prepared for
PATRICIA A DE MASI
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Prepared for
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July 18, 2007
www.experian.com/disputes

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Investigation results

About our dispute verification process

This summary shows the revision(s) made to your credit file as a result of the verification we recently completed. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

Deleted - This item was removed from your credit report

Remains Updated - This item has been verified as accurate
- A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.

Reviewed - This item was either updated or deleted; review this report to learn its outcome

Items we investigated

We completed investigating the items you disputed with the sources of the information. Here are the results:

Visit experian.com/status to check the status of your pending disputes at any time

To order a copy of your VantageScoreSM from Experian visit experian.com or call 1 888 322 5583.

Protect and manage your credit with Credit Manager, www.creditexpert.com

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Potentially negative items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years, and unpaid tax liens, which may remain for up to 15 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Public records

US BKPT CT NY SO

POUGHKE

176 CHURCH ST

POUGHKEEPSIE NY 12601

No phone number available

Identification
number
9832619

Date filed
Aug 1998
Date resolved
Mar 1999

Responsibility
Individual

Claim amount
\$0
Liability amount
\$0

Status: involuntary Chapter 11
bankruptcy dismissed. This item is
scheduled to continue on record until
Aug 2008.

DUTCHESS CNTY CLERK

COUNTY OFFICE BLDG

POUGHKEEPSIE NY 12601

No phone number available

Identification
number
SQ93422

Date filed
Jul 1993
Date resolved
Jan 2001

Responsibility
NA

Claim amount
\$21,400
Liability amount
NA

Status: Federal tax lien paid.
This item was verified and updated on
Jul 2002.

DUTCHESS CNTY CLERK

COUNTY OFFICE BLDG

POUGHKEEPSIE NY 12601

No phone number available

Identification
number
SQ9495

Date filed
Mar 1994
Date resolved
Jan 2001

Responsibility
NA

Claim amount
\$10,400
Liability amount
NA

Status: Federal tax lien paid.
This item was verified and updated on
Jul 2002.



Prepared for
PATRICIA A DE MASI
Report number
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www.experian.com/disputes
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Call 800 509 8495

otentially negative items or items for further review continued

Credit items

CAP ONE BK

PO BOX 85015
RICHMOND VA 23285
(800) 903-3637

Partial account number

517805241451....

See History of account balances for additional information.

Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status: Open/Current, was past due
Feb 2004	Nov 2006	Revolving	Individual	NA	\$733 as of Jul 2007	Status: Open/Current, was past due 30 days.
Reported since Feb 2004	Last reported Jul 2007	Terms NA		High balance \$1,290	Recent Payment \$100	Account history: 30 days as of Oct 2006
		Monthly payment \$22				As of Jul 2013, this account is scheduled to go to a positive status.

CHASE MANHATTAN MORTGAGE

10790 RANCHO BERNARDO RD
SAN DIEGO CA 92127

No phone number available

Partial account number

1526....

Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status: Paid, Closed/Past due 30 days.
Oct 2002	Jun 2004	Mortgage	Joint	\$125,000	NA	Account history: 60 days as of Mar 2004
Reported since Oct 2002	Last reported Jun 2004	Terms 30 Years		High balance NA		30 days as of May 2004, Feb 2004
		Monthly payment NA				

GEMB/WALMART DC

PO BOX 981400
EL PASO TX 79998

No phone number available

Partial account number

601131000043....

See History of account balances for additional information.

Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status: Open/Current, was past due
May 2005	Oct 2006	Revolving	Individual	\$3,500	\$2,795 as of Jun 2007	Status: Open/Current, was past due 30 days.
Reported since May 2005	Last reported Jun 2007	Terms NA		High balance \$3,745	Recent Payment \$100	Account history: 30 days as of Sep 2006
		Monthly payment \$79				As of Jun 2013, this account is scheduled to go to a positive status.

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Potentially negative items or items for further review continued

IC SYSTEM INC	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
PO BOX 64378	Mar 2004	May 2004	Collection	Individual	\$508	\$133 as of Jul 2005	Collection account. \$133 past due as of Jul 2005.
SAINT PAUL MN 55164	Reported since	Last reported	Terms		High balance		Account history:
(651) 481-6333	May 2004	Jul 2005	1 Months		NA		Collection as of May 2004 to Jul 2005
Partial account number			Monthly payment				This account is scheduled to continue on record until Jul 2010.
4235054859			NA				

Original creditor: DRS BIEBER HISE LLP
Accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

Credit items

AMEX	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
PO BOX 297812	May 2005	Jan 2006	Revolving	Not responsible	NA	NA	Closed/Never late.
FT LAUDERDALE FL 33329	Reported since	Last reported	Terms		High balance		This account is scheduled to continue on record until Jan 2011.
(800) 528-2122	Jan 2006	Jan 2006	NA		\$2,458		Creditor's statement "Account closed at credit grantor's request."
Partial account number			Monthly payment				
449748637012339262			NA				

COUNTRYWIDE HOME LOANS	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
450 AMERICAN ST	Mar 2002	Jan 2007	Mortgage	Joint	\$131,250	\$127,288 as of Jan 2007	Open/Never late.
SIMI VALLEY CA 93065	Reported since	Last reported	Terms		High balance		As of Jun 2011, this account is scheduled to go to a positive status.
(800) 669-6607	Feb 2005	Jan 2007	30 Years		NA		This item was verified and updated on Feb 2007.
Partial account number			Monthly payment				
2083....			\$1238				

Accounts in good standing continued

FREMONT INVESTMENT & LN

175 N RIVERVIEW DR
ANAHEIM CA 92808

No phone number available

Partial account number

700004....

Date opened
Mar 2002
Reported since
May 2002
Date of status
Jul 2007
Last reported
Jul 2007
Type
Mortgage
Terms
30 Years
Monthly payment
NA

Credit limit or
original amount
\$131,250
High balance
NA
Recent balance
NA
Status: Transferred, closed/Never late.
This account is scheduled to continue
on record until Jul 2017.

GEMB/NAPA

PO BOX 981439
EL PASO TX 79998
(866) 396-8254

Partial account number

601918021911....

See History of account balances for
additional information.

Date opened
Oct 2006
Reported since
Nov 2006
Date of status
Dec 2006
Last reported
Dec 2006
Type
Revolving
Terms
NA
Monthly payment
NA

Credit limit or
original amount
\$475
High balance
NA
Recent balance
NA
Status: Paid, Closed/Never late.
This account is scheduled to continue
on record until Dec 2016.
Comment: "Account closed at consumer's
request"

HSBC NV

PO BOX 19360
SALINAS CA 93901

No phone number available

Partial account number

512025501342....

Date opened
May 2007
Reported since
Jun 2007
Date of status
Jun 2007
Last reported
Jun 2007
Type
Revolving
Terms
NA
Monthly payment
\$15

Credit limit or
original amount
\$500
High balance
\$60
Recent balance
\$60 as of Jun
2007
Status: Open/Never late.

HUDSON VALLEY FEDERAL

CU

159 BARNEGAT RD
POUGHKEEPSIE NY 12601

No phone number available

Partial account number

102630....

Date opened
May 2005
Reported since
Jun 2005
Date of status
Jun 2007
Last reported
Jun 2007
Type
Installment
Terms
85 Months
Monthly payment
\$271

Credit limit or
original amount
\$16,935
High balance
NA
Recent balance
\$13,340 as
of Jun 2007
Recent Payment
\$285
Status: Open/Never late.

Accounts in good standing continued

OPTION ONE MORTGAGE CORP 6501 IRVINE CENTER DR IRVINE CA 92618 No phone number available Partial account number 647443....	Date opened May 2001 Reported since Aug 2001	Date of status May 2002 Last reported May 2002	Type Mortgage Terms 30 Years Monthly payment NA	Responsibility Joint	Credit limit or original amount \$101,400 High balance NA	Recent balance NA	Status: Paid, Closed/Never late. This account is scheduled to continue on record until May 2012.
SEARS/CBSD PO BOX 6189 SIOUX FALLS SD 57117 No phone number available Partial account number 512107505291....	Date opened May 2005 Reported since Jun 2005	Date of status Jul 2007 Last reported Jul 2007	Type Revolving Terms NA Monthly payment \$26	Responsibility Individual	Credit limit or original amount \$950 High balance \$1,012	Recent balance \$836 as of Jul 2007 Recent Payment \$50	Status: Closed/Never late. This account is scheduled to continue on record until Jul 2017. Creditor's statement "Account closed at credit grantor's request."
SEARS/CBSD PO BOX 6189 SIOUX FALLS SD 57117 No phone number available Partial account number 504994805272....	Date opened Mar 2002 Reported since Mar 2002	Date of status Jul 2007 Last reported Jul 2007	Type Revolving Terms NA Monthly payment \$10	Responsibility Authorized user	Credit limit or original amount \$320 High balance \$520	Recent balance \$85 as of Jul 2007 Recent Payment \$225	Status: Open/Never late.
TOYOTA MOTOR CREDIT CORP 90 CRYSTAL RUN RD STE 31 MIDDLETOWN NY 10941 No phone number available Partial account number 7040226140954....	Date opened Mar 2003 Reported since Apr 2003	Date of status Dec 2003 Last reported Dec 2003	Type Installment Terms 60 Months Monthly payment NA	Responsibility Individual	Credit limit or original amount \$18,744 High balance NA	Recent balance NA	Status: Paid, Closed/Never late. This account is scheduled to continue on record until Dec 2013.



Prepared for
PATRICIA A DE MASI
Report number
0153185444

Report date
July 18, 2007
www.experian.com/disputes
Call 800 509 8495
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History of your account balances

If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan.

CAP ONE BK

Partial account number
517805241451....

Balance history

Jun 2007: \$816 May 2007: \$722 Apr 2007: \$765 Mar 2007: \$568 Feb 2007: \$655 Jan 2007: \$739 Dec 2006: \$851 Nov 2006: \$703 Oct 2006: \$861 Sep 2006: \$766 Aug 2006: \$766 Jul 2006: \$746 Jun 2006: \$963

Between Jun 2006 and Jun 2007, your credit limit/high balance was \$1,290

GEMB/WALMART DC

Partial account number
601131000043....

Balance history

May 2007: \$2,844 Apr 2007: \$2,893 Mar 2007: \$3,039 Feb 2007: \$3,174 Jan 2007: \$3,250 Dec 2006: \$3,323 Nov 2006: \$3,397 Oct 2006: \$3,268 Sep 2006: \$3,673 Aug 2006: \$3,554 Jul 2006: \$3,437 Jun 2006: \$3,510 May 2006: \$3,315 Apr 2006: \$3,366 Mar 2006: \$3,413 Feb 2006: \$3,745 Jan 2006: \$3,603 Dec 2005: \$3,439 Nov 2005: \$3,481 Oct 2005: \$3,242 Sep 2005: \$3,295 Aug 2005: \$3,346 Jul 2005: \$2,944

Between Jul 2005 and May 2007, your credit limit/high balance was \$3,500

GEMB/NAPA

Partial account number
601918021911....

Balance history

Nov 2006: \$0

As of Nov 2006 your credit limit/high balance was \$475



Prepared for
PATRICIA A DE MASI
Report number
0153185444

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Record of requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years so that you will have a record of the companies that accessed your credit information.

Inquiries shared with others

The section below lists all of the companies that have reviewed your credit report as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that view your credit history.

	Date	Reason
LANDSAFE CREDIT 1515 WALNUT GROVE AVE ROSEMEAD CA 91770 No phone number available	Jun 26, 2007	Real estate loan on behalf of FBM LLC. This inquiry is scheduled to continue on record until Jul 2009.
EQUIFAX MORTGAGE SERVICE 1550 PEACHTREE ST NW MD ATLANTA GA 30309 No phone number available	Jun 25, 2007	Conventional mortgage on behalf of DELTA FUNDING CORPORATION. This inquiry is scheduled to continue on record until Jul 2009.
WASH MUTUAL/PROVIDIAN PO BOX 660509 DALLAS TX 75266 No phone number available	Jun 9, 2007	Permissible purpose. This inquiry is scheduled to continue on record until Jul 2009.
ACRANET 2139 TAPO ST STE 209 SIMI VALLEY CA 93063 No phone number available	Jun 7, 2007	Real estate loan on behalf of TRIBECA LENDING CORPORAT. This inquiry is scheduled to continue on record until Jul 2009.

	Date	Reason
HSBC NV 2980 MEADE AVE STE A LAS VEGAS NV 89102 No phone number available	May 14, 2007	Permissible purpose. This inquiry is scheduled to continue on record until Jun 2009.
KROLL FACTUAL DATA/0600 5200 HAHNS PEAK DR LOVELAND CO 80538 No phone number available	Apr 30, 2007	Real estate loan on behalf of 2250 THE MORTGAGE TEAM. This inquiry is scheduled to continue on record until May 2009.
FIS CREDIT SERVICES 3100 NEW YORK DR PASADENA CA 91107 No phone number available	Mar 12, 2007	Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Apr 2009.
FIS CREDIT SERVICES No phone number available	Jan 23, 2007	Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Feb 2009.
CBCINNOVIS PO BOX 1838 COLUMBUS OH 43216 No phone number available	Sep 21, 2006	Real estate loan on behalf of 376 DUTCHESS COUNTY MO. This inquiry is scheduled to continue on record until Oct 2008.
FAC-FREMONT 12395 FIRST AMERICAN WAY POWAY CA 92064 No phone number available	Sep 16, 2006	Real estate loan. This inquiry is scheduled to continue on record until Oct 2008.



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JIT BANK/DFS 2234 N IH 35 SB BLDG B USTIN TX 78753 300) 283-2210	Date Aug 26, 2006	Reason Permissible purpose. This inquiry is scheduled to continue on record until Sep 2008.
JIS INC OUTE 517 LLAMUCHY NJ 07820 No phone number available	Date Aug 21, 2006	Reason Real estate loan on behalf of ASAP MORTGAGE INC. This inquiry is scheduled to continue on record until Sep 2008.
AC 2395 FIRST AMERICAN WAY OWAY CA 92064 No phone number available	Date Jun 14, 2006	Reason Real estate loan on behalf of HOME LOAN CTR INC DBA LE. This inquiry is scheduled to continue on record until Jul 2008.
IRST AMER CR SVCS INC 25 E GATE BLVD STE 310 JARDEN CITY NY 11530 No phone number available	Date Jun 5, 2006	Reason Real estate loan on behalf of FREEDOM MORTGAGE. This inquiry is scheduled to continue on record until Jul 2008.
RANSUNION CREDIT INFO C BOX 31423 DEPENDENCE OH 44131 No phone number available	Date Jun 5, 2006	Reason Real estate loan on behalf of AAMES CORP. This inquiry is scheduled to continue on record until Jul 2008.
LM FINANCE 11 OFFICE CENTER DR STE WASHINGTON PA 19034 No phone number available	Date Jun 5, 2006	Reason Real estate loan. This inquiry is scheduled to continue on record until Jul 2008.

CIS INC ROUTE 517 ALLAMUCHY NJ 07820 No phone number available	Date Apr 18, 2006	Reason Real estate loan on behalf of ASAP MORTGAGE INC. This inquiry is scheduled to continue on record until May 2008.
AMERICAN HONDA FINANCE 600 KELLY WAY HOLYOKE MA 01040 No phone number available	Date Dec 19, 2005	Reason Permissible purpose. This inquiry is scheduled to continue on record until Jan 2008.
HUDSON VALLEY FCU 159 BARNEGAT RD POUGHKEEPSIE NY 12601 No phone number available	Date Dec 17, 2005	Reason Auto loan. This inquiry is scheduled to continue on record until Jan 2008.
CBCINNOVIS PO BOX 1838 COLUMBUS OH 43216 No phone number available	Date Dec 7, 2005	Reason Conventional mortgage on behalf of 230 M T SALES HUDSON V. This inquiry is scheduled to continue on record until Jan 2008.
LANDSAFE 6400 LEGACY DR PTX-87 PLANO TX 75024 No phone number available	Date Oct 27, 2005	Reason Real estate loan on behalf of COUNTRYWIDE FSLD. This inquiry is scheduled to continue on record until Nov 2007.



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Inquiries shared only with you

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request).

These inquiries do not affect your credit score.

EQUITY SOURCE HOME LOANS 285 DAVIDSON AVE SOMERSET NJ 08873	Date Jul 10, 2007
CAP ONE NA PO BOX 26625 RICHMOND VA 23261	Date Jun 17, 2007
CREDIT ONE BANK PO BOX 98873 LAS VEGAS NV 89193	Date May 30, 2007
HSBC NV 12447 SW 69TH AVE TIGARD OR 97223	Date Apr 13, 2007; Mar 17, 2007; Feb 22, 2007; Feb 16, 2007; Jan 13, 2007; Dec 19, 2006; Nov 17, 2006; Oct 19, 2006; Sep 19, 2006; Aug 15, 2006; Jul 18, 2006; Jun 20, 2006; May 20, 2006; Apr 18, 2006; Mar 20, 2006; Sep 20, 2005; Aug 18, 2005
HOME LOAN INVESTMENT BAN 1 HOME LOAN PLZ WARWICK RI 02886	Date Apr 12, 2007; Sep 9, 2005

TEG FEDERAL CREDIT UNION 1 COMMERCE ST POUGHKEEPSIE NY 12603	Date Mar 28, 2007
AMERICAN FINANCIAL RESOU 273 E MAIN ST DENVER NJ 07834	Date Mar 23, 2007
CAPITAL ONE BANK PO BOX 30281 SALT LAKE CITY UT 84130	Date Mar 20, 2007
AMERICAN HOUSING FINANCI 1300 QUAIL ST STE 206 NEWPORT BEACH CA 92660	Date Jan 3, 2007; Sep 6, 2006; May 11, 2006
AMERIPATH MORTGAGE 6410 OAK CYN STE 200 IRVINE CA 92618	Date Jan 3, 2007; Oct 30, 2006
AMERIPATH MORTGAGE	Date Oct 30, 2006
PROGRESSIVE INSURANCE 6300 WILSON MILLS RD CLEVELAND OH 44143	Date Oct 25, 2006; Aug 9, 2006
PROGRESSIVE INSURANCE	Date Aug 9, 2006
CITI AUTO 2208 HIGHWAY 121 STE 100 BEDFORD TX 76021	Date Jul 12, 2006
FAS/NATIONS FUNDING LTD 2855 E COAST HWY STE 229 CORONA DEL MAR CA 92625	Date Jun 2, 2006



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Personal information

The following information is reported to us **by you, your creditors and other sources**. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud protection efforts, a notice with additional information may appear.

Names

PATRICIA A DEMASI
Name identification number: 5189
PATRICIA DEMASI
Name identification number: 12838
PATRICIA DEMASI
Name identification number: 8405
PATRICIA ANN DEMASI
Name identification number: 27529
PATRICIA A DEMASI
Name identification number: 995
PATRICIA A DEMASI
Name identification number: 27505
PATRICIA DE MASI
Name identification number: 18294
PATRI DEMASI
Name identification number: 28614
PATRICIA A DE MASI
Name identification number: 7683
PATRICIA A DEMASI
Name identification number: 1444
PATRICIA A DEMASI
Name identification number: 4936
PATRICIA DEMASI
Name identification number: 29545
PATRICIA A DE MASI
Name identification number: 13878
PATRICIA A DEMASI
Name identification number: 12202
PATRICIA DEMASI
Name identification number: 20323

IMERQUEST 600 MICHELSON DR STE 20 RVINE CA 92612	Date May 23, 2006
REDIT ONE BANK O BOX 98873 AS VEGAS NV 89193	Date Mar 7, 2006
ITIFINANCIAL 30 SAINT PAUL PL ALTIMORE MD 21202	Date Feb 8, 2006; Dec 14, 2005
XPERIAN O BOX 2002 LEN TX 75013	Date Dec 20, 2005; May 31, 2005
REMIER BANKCARD INC 30 W DELAWARE ST OUX FALLS SD 57104	Date Oct 7, 2005; Aug 8, 2005
MEX O BOX 297871 LAUDERDALE FL 33329	Date Sep 28, 2005
B&T O BOX 10555 FLANTA GA 30348	Date Aug 15, 2005
MEX O BOX 297871 LAUDERDALE FL 33329	Date Jul 28, 2005
TOVIDIAN FINANCIAL O BOX 99607 LINGTON TX 76096	Date Jul 28, 2005

Personal information continued

Names

PATRICIA DE-MASI
 Name identification number: 23048
 PATRICIA DEMASSI
 Name identification number: 8428
 TRISHA DEMASI
 Name identification number: 9709
 PATRICIA A DEMASI
 Name identification number: 26036
 DEMASI A PATRICIA
 Name identification number: 30349
 PATRICIA DEMASI
 Name identification number: 17661
 PATRICIA DEMASI
 Name identification number: 27073
 PATRICIA DENASSI
 Name identification number: 3869
 PATTY DEMASI
 Name identification number: 6153
 PATRICIA DEMASI
 Name identification number: 21244
 PATRICIA A DEMASI
 Name identification number: 22606
 PATTY A DEMASI
 Name identification number: 29410

Addresses

These addresses are listed in no particular order and may include previous addresses where you received mail. The geographical code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

Addresses	Type of address	Geographical code
1214 BEEKMAN RD #0 HOPEWELL JUNCTION NY 12533-5578 Address identification number 0588620591	Single family	0-2000210-27-2281
1216 BEEKMAN RD HOPEWELL JUNCTION NY 12533-5578 Address identification number 0381111773	Single family	0-2000210-27-2281

Addresses	Type of address	Geographical code
1214 BEEKMAN RD HOPEWELL JUNCTION NY 12533-5578 Address identification number 0516646133	Single family	0-2000210-27-2281
1219 BEEKMAN RD HOPEWELL JUNCTION NY 12533-5511 Address identification number 0561438348	Single family	0-2000110-27-2281
1216B BEEKMAN RD HOPEWELL JCT NY 12533-5578 Address identification number 0495608184	Single family	0-2000210-27-2281
675 BEEKMAN RD HOPEWELL JCT NY 12533-6308 Address identification number 0026270657	Single family	0-5010190-27-2281
RR 1 HOPEWELL JCT NY 12533-9801 Address identification number 0026280075	Rural route	0-5020130-27-2281
121416 BEEKMAN HOPEWELL JUNCTION NY 12533- Address identification number 0646383434	Single family	0-00-0-
1214 16 BEEKMAN ROAD HOPEWELL JUNCTION NY 12533- Address identification number 0655541687	Single family	0-00-0-
1214 BEEKMAN ROAD POUGHQUAG NY 12570- Address identification number 0556408736	Single family	0-00-0-
1216A BEEKMAN RD HOPEWELL JUNCTION NY 12533-5578 Address identification number 0460663876	Single family	0-2000210-27-2281
322 BEEKMAN RD HOPEWELL JCT NY 12533-6260 Address identification number 0026275208	Single family	0-5010190-27-2281

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Personal information continued

Type of address	Geographical code
BEEKMAN RD HOPEWELL JUNCTION NY 12533-6176 Address identification number 026273961	0-5010120-27-2281
R 1 BOX 322 HOPEWELL JUNCTION NY 12533-9801 Address identification number 374161907	0-5020130-27-2281
PO BOX 322 HOPEWELL JUNCTION NY 12533-0322 Address identification number 026265959	0-5020130-27-2281
216 BEEKMAN ROAD HOPEWELL NY 12533- Address identification number 500622165	0-00-0-

Social Security number variations

As a security precaution, we did not list the Social Security number that you provided when you contacted us. The numbers below are variations that have been reported to

[REDACTED]
Date of birth

[REDACTED]
Telephone numbers

[REDACTED]
House or co-applicant
DUG

[REDACTED]
Employers

LINGTON CENTRAL SCHOOL DUTCHESS TURNPIKE POUGHKEEPSIE NY 12601-
LINGTON SCHOOL CANTERBURY PLAZA POUGHKEEPSIE NY 12603-
LINGTON CSD

---End of Report---

If you disagree with information in your report you may dispute it at:
www.experian.com/disputes

experian

Prepared for
DOUGLAS D DEMASI Sr
Report number
0692208651

Report date
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Dear DOUGLAS D DEMASI Sr,

To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.

FREMONT INVESTMENT & LN
700004....

PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.

OPTION ONE MORTGAGE CORP
647443....

PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.

COUNTRYWIDE HOME LOANS
2083....

PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.

0016904 2 MB 0.485 L 524
DOUGLAS D DEMASI Sr
1214 BEEKMAN RD
HOPEWELL JUNCTION NY 12533-5578



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About our dispute verification process

How to read your results

Remains Updated - This item has been verified as accurate
 - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.

Items we investigated

We completed investigating the items you disputed with the sources of the information. Here are the results:

Visit experian.com/status to check the status of your pending disputes at any time

**Protect and manage your
credit with Credit Manager,
www.creditexpert.com**

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Potentially negative items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years, and unpaid tax liens, which may remain for up to 15 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Public records

US BKPT CT NY SO

POUGHKE

176 CHURCH ST

POUGHKEEPSIE NY 12601

No phone number available

Identification
number
9932797

Date filed
Dec 1999
Date resolved
May 2000

Responsibility
Individual

Claim amount
\$0
Liability amount
\$0

Status: Chapter 7 bankruptcy
dismissed. This item is scheduled to
continue on record until Dec 2009.
This item was verified and updated on
Apr 2003.

DUTCHESS CNTY CLERK

COUNTY OFFICE BLDG

POUGHKEEPSIE NY 12601

No phone number available

Identification
number
SQ93422

Date filed
Jul 1993
Date resolved
Jan 2001

Responsibility
NA

Claim amount
\$21,400
Liability amount
NA

Status: Federal tax lien paid.
Your statement "Y ITEM DISPUTED BY CONSUMER"
This item was verified and updated on
May 2003.

DUTCHESS CNTY CLERK

COUNTY OFFICE BLDG

POUGHKEEPSIE NY 12601

No phone number available

Identification
number
SQ9495

Date filed
Mar 1994
Date resolved
Jan 2001

Responsibility
NA

Claim amount
\$10,400
Liability amount
NA

Status: Federal tax lien paid.
Your statement "Y ITEM DISPUTED BY CONSUMER"
This item was verified and updated on
May 2003.

potentially negative items or items for further review continued

Credit items

AMERICAN GENERAL FINANCE

2600 SOUTH RD
BOULDER, CO 80501
Additional information available
Additional information available

Partial account number

1102253402926....

Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
Nov 2002	Aug 2006	Revolving	Individual	NA	\$1,404 as of Jun 2007	Open/Past due 180 days.
Reported since Aug 2006	Last reported Jun 2007	Terms NA		High balance \$2,843	Jun 2007 Account history: Recent Payment \$200	180 days as of Aug 2006 to Jun 2007
		Monthly payment \$25				As of Aug 2009, this account is scheduled to go to a positive status.
						Creditor's statement "Special handling - contact subscriber for additional information."
						Comment: "Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act)"

CHASE MANHATTAN MORTGAGE

10790 RANCHO BERNARDO RD
SAN DIEGO CA 92127

No phone number available

Partial account number

1526....

Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
Oct 2002	Jun 2004	Mortgage	Joint with PATRICIA DE MASI	\$125,000	NA	Paid, Closed/Past due 30 days.
Reported since Oct 2002	Last reported Jun 2004	Terms 30 Years		High balance NA		Account history: 60 days as of Mar 2004 30 days as of May 2004, Feb 2004
		Monthly payment NA				

PALISADES FCU

300 N MIDDLETOWN RD
PEARL RIVER NY 10965

No phone number available

Partial account number

257361000....

Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
Dec 2003	Nov 2004	Installment	Individual	\$10,000	\$0 as of Dec 2004	Account charged off/Past due 150 days, \$9,657 written off.
Reported since Dec 2003	Last reported Dec 2004	Terms 60 Months		High balance NA	2004 Recent Payment \$5	Account history: Charge Off as of Dec 2004, Nov 2004 150 days as of Oct 2004 120 days as of Sep 2004 90 days as of Aug 2004 60 days as of Jul 2004 30 days as of Jun 2004, Mar 2004
		Monthly payment NA				This account is scheduled to continue on record until Mar 2011.



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Potentially negative items or items for further review continued

PALISADES F C U	<i>Date opened</i>	<i>Date of status</i>	<i>Type</i>	<i>Responsibility</i>	<i>Credit limit or original amount</i>	<i>Recent balance</i>	<i>Status: Paid, Closed/Current, was past due</i>
300 N MIDDLETOWN RD	Dec 2003	Oct 2004	Installment	Individual	\$17,319	NA	due 120 days.
PEARL RIVER NY 10965	<i>Reported since</i>	<i>Last reported</i>	<i>Terms</i>		<i>High balance</i>		<i>Account history:</i>
<i>No phone number available</i>	Dec 2003	Oct 2004	60 Months		NA		120 days as of Sep 2004
Partial account number			<i>Monthly payment</i>				90 days as of Aug 2004
257361000....			NA				60 days as of Jul 2004
							30 days as of Jun 2004, Mar 2004
PALISADES F C U	<i>Date opened</i>	<i>Date of status</i>	<i>Type</i>	<i>Responsibility</i>	<i>Credit limit or original amount</i>	<i>Recent balance</i>	<i>Status: Paid, Closed/Current, was past due</i>
300 N MIDDLETOWN RD	Dec 2003	Oct 2004	Installment	Individual	\$9,229	NA	due 120 days.
PEARL RIVER NY 10965	<i>Reported since</i>	<i>Last reported</i>	<i>Terms</i>		<i>High balance</i>		<i>Account history:</i>
<i>No phone number available</i>	Dec 2003	Oct 2004	60 Months		NA		120 days as of Sep 2004
Partial account number			<i>Monthly payment</i>				90 days as of Aug 2004
257361000....			NA				60 days as of Jul 2004
							30 days as of Jun 2004, Mar 2004
PALISADES F C U	<i>Date opened</i>	<i>Date of status</i>	<i>Type</i>	<i>Responsibility</i>	<i>Credit limit or original amount</i>	<i>Recent balance</i>	<i>Status: Account charged off/Past due</i>
300 N MIDDLETOWN RD	Dec 2003	Nov 2004	Installment	Individual	\$15,044	\$0 as of Dec 2004	150 days. \$13,790 written off.
PEARL RIVER NY 10965	<i>Reported since</i>	<i>Last reported</i>	<i>Terms</i>		<i>High balance</i>		<i>Account history:</i>
<i>No phone number available</i>	Dec 2003	Dec 2004	60 Months		NA		Charge Off as of Dec 2004, Nov 2004
Partial account number			<i>Monthly payment</i>				150 days as of Oct 2004
257361000....			NA				120 days as of Sep 2004
							90 days as of Aug 2004
							60 days as of Jul 2004
							30 days as of Jun 2004, Mar 2004
							This account is scheduled to continue on record until Mar 2011.



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Accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

Credit items

COUNTRYWIDE HOME LOANS

450 AMERICAN ST
SIMI VALLEY CA 93065
(800) 669-6607

Partial account number.
2083.....

Type	Date opened	Date of status	Responsibility	Credit limit or original amount	Recent balance	Status
Mortgage	Mar 2002	Jan 2007	Joint with PATRICIA DEMASI	\$131,250	\$127,288 as of Jan 2007	Open/Never late.
Terms	Reported since Feb 2005	Last reported Jan 2007		High balance NA		As of Jun 2011, this account is scheduled to go to a positive status.
30 Years						Your Statement: "Y ITEM DISPUTED BY CONSUMER"
Monthly payment \$1238						This item was verified and updated on Jan 2007.

FREMONT INVESTMENT & LN

175 N RIVERVIEW DR
ANAHEIM CA 92808

No phone number available
Partial account number
700004.....

Type	Date opened	Date of status	Responsibility	Credit limit or original amount	Recent balance	Status
Mortgage	Mar 2002	Jul 2007	Joint with PATRICIA DEMASI	\$131,250	NA	Transferred, closed/Never late.
Terms	Reported since May 2002	Last reported Jul 2007		High balance NA		This account is scheduled to continue on record until Jul 2017.
30 Years						
Monthly payment NA						

GEMB/NAPA

PO BOX 981439
EL PASO TX 79998
(866) 396-8254

Partial account number
601918021911....

See History of account balances for additional information.

Type	Date opened	Date of status	Responsibility	Credit limit or original amount	Recent balance	Status
Revolving	Oct 2006	Dec 2006	Joint with PATRICIA DEMASI	\$475	NA	Paid, Closed/Never late.
Terms	Reported since Nov 2006	Last reported Dec 2006		High balance NA		This account is scheduled to continue on record until Dec 2016.
NA						Comment: "Account closed at consumer's request"
Monthly payment NA						

Accounts in good standing continued

M & T BANK PO BOX 7678 BUFFALO NY 14240 No phone number available Partial account number 1000016588040....		Date opened Jun 2002 Reported since Jul 2002	Date of status Oct 2002 Last reported Oct 2002	Type Installment Terms 61 Months Monthly payment NA	Responsibility Signer with ROBERT FERRIS	Credit limit or original amount \$18,000 High balance NA	Recent balance NA	Status: Paid, Closed/Never late. This account is scheduled to continue on record until Oct 2012.
M & T BANK PO BOX 7678 BUFFALO NY 14240 No phone number available Partial account number 1000017294002....		Date opened Apr 2004 Reported since Apr 2004	Date of status Jun 2004 Last reported Jun 2004	Type Installment Terms 13 Months Monthly payment NA	Responsibility Signer with ROBERT FERRIS	Credit limit or original amount \$12,000 High balance NA	Recent balance NA	Status: Paid, Closed/Never late. This account is scheduled to continue on record until Jun 2014.
OPTION ONE MORTGAGE CORP 6501 IRVINE CENTER DR IRVINE CA 92618 No phone number available Partial account number 647443....		Date opened May 2001 Reported since Aug 2001	Date of status May 2002 Last reported May 2002	Type Mortgage Terms 30 Years Monthly payment NA	Responsibility Joint with PATRICIA DEMASI	Credit limit or original amount \$101,400 High balance NA	Recent balance NA	Status: Paid, Closed/Never late. This account is scheduled to continue on record until May 2012.
SEARS/CBSB PO BOX 6189 SIOUX FALLS SD 57117 No phone number available Partial account number 504994805272....		Date opened Mar 2002 Reported since Mar 2002	Date of status Jul 2007 Last reported Jul 2007	Type Revolving Terms NA Monthly payment \$10	Responsibility Individual	Credit limit or original amount \$320 High balance \$520	Recent balance \$85 as of Jul 2007 Recent Payment \$225	Status: Open/Never late.

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Between Mar 2006 and Mar 2006, your credit limit/high balance was \$5,208

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History of your account balances (continued)

*Between Feb 2006 and Feb 2006, your credit
limit/high balance was \$5,327*
*Between Dec 2005 and Dec 2005, your credit
limit/high balance was \$5,444*
*Between Nov 2005 and Nov 2005, your credit
limit/high balance was \$5,673*
*Between Aug 2005 and Sep 2005, your credit
limit/high balance was \$5,806*

GEM/NAPA

Partial account number
601918021911....

*As of Nov 2006 your credit limit/high balance was
\$475*

Balance history
Nov 2006: \$0



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DOUGLAS D DEMASI Sr
Report number
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Record of requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years so that you will have a record of the companies that accessed your credit information.

Inquiries shared with others

The section below lists all of the companies that have reviewed your credit report as a result of an action you took, such as applying for credit or financing or as a result of a selection. The inquiries in this section are shared with companies that view your credit history.

INDSAFECREDIT	Date	Reason
15 WALNUT GROVE AVE ROSEMead CA 91770 No phone number available	Jun 26, 2007	Real estate loan on behalf of FBM LLC. This inquiry is scheduled to continue on record until Jul 2009.
QUIFAX MORTGAGE	Date	Reason
50 PEACHTREE ST NW MD LANTA GA 30309 No phone number available	Jun 25, 2007	Conventional mortgage on behalf of DELTA FUNDING CORPORATIO. This inquiry is scheduled to continue on record until Jul 2009.
TRANET	Date	Reason
39 TAPO ST STE 209 11 VALLEY CA 93063 No phone number available	Jun 7, 2007	Real estate loan on behalf of TRIBECA LENDING CORPORAT. This inquiry is scheduled to continue on record until Jul 2009.
COLL FACTUAL DATA/0600	Date	Reason
30 HAHNS PEAK DR VELAND CO 80538 No phone number available	Apr 30, 2007	Real estate loan on behalf of 2250 THE MORTGAGE TEAM. This inquiry is scheduled to continue on record until May 2009.

FIS CREDIT SERVICES	Date	Reason
3100 NEW YORK DR PASADENA CA 91107 No phone number available	Mar 12, 2007	Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Apr 2009.
FIS CREDIT SERVICES	Date	Reason
No phone number available	Jan 23, 2007	Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Feb 2009.
FIS CREDIT SERVICES	Date	Reason
No phone number available	Jan 22, 2007	Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Feb 2009.
FAC	Date	Reason
12395 FIRST AMERICAN WAY POWAY CA 92064 No phone number available	Jan 18, 2007	Real estate loan on behalf of HOME LOAN CTR INC DBA LE. This inquiry is scheduled to continue on record until Feb 2009.
LANDSAFECREDIT	Date	Reason
1515 WALNUT GROVE AVE ROSEMead CA 91770 No phone number available	Nov 21, 2006	Real estate loan on behalf of CONCORD MORTGAGE CORP. This inquiry is scheduled to continue on record until Dec 2008.
CBCINNOVIS	Date	Reason
PO BOX 1838 COLUMBUS OH 43216 No phone number available	Sep 21, 2006	Real estate loan on behalf of 376 DUTCHESS COUNTY MO. This inquiry is scheduled to continue on record until Oct 2008.

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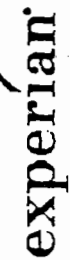
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experian.

FAC-FREMONT 12395 FIRST AMERICAN WAY POWAY CA 92064 <i>No phone number available</i>	Date Sep 16, 2006	Reason Real estate loan . This inquiry is scheduled to continue on record until Oct 2008.
SEARS/CBSD PO BOX 6189 SIOUX FALLS SD 57117 <i>No phone number available</i>	Date Aug 26, 2006	Reason Permissible purpose. This inquiry is scheduled to continue on record until Sep 2008.
CIS INC ROUTE 517 ALLAMUCHY NJ 07820 <i>No phone number available</i>	Date Aug 21, 2006	Reason Real estate loan on behalf of ASAP MORTGAGE INC. This inquiry is scheduled to continue on record until Sep 2008.
FAC 12395 FIRST AMERICAN WAY POWAY CA 92064 <i>No phone number available</i>	Date Jun 14, 2006	Reason Real estate loan on behalf of HOME LOAN CTR INC DBA LE. This inquiry is scheduled to continue on record until Jul 2008.
FIRST AMER CR SVCS INC 825 E GATE BLVD STE 310 GARDEN CITY NY 11530 <i>No phone number available</i>	Date Jun 5, 2006	Reason Real estate loan on behalf of FREEDOM MORTGAGE. This inquiry is scheduled to continue on record until Jul 2008.
TRANSUNION CREDIT INFO PO BOX 31423 INDEPENDENCE OH 44131 <i>No phone number available</i>	Date Jun 5, 2006	Reason Real estate loan on behalf of AAMES CORP. This inquiry is scheduled to continue on record until Jul 2008.

WLM FINANCE	Date	Reason
501 OFFICE CENTER DR STE FT WASHINGTON PA 19034 <i>No phone number available</i>	Jun 5, 2006	Real estate loan . This inquiry is scheduled to continue on record until Jul 2008.
CIS INC	Date	Reason
ROUTE 517 ALLAMUCHY NJ 07820 <i>No phone number available</i>	Apr 18, 2006	Real estate loan on behalf of ASAP MORTGAGE INC. This inquiry is scheduled to continue on record until May 2008.
CBCINNOVIS	Date	Reason
PO BOX 1838 COLUMBUS OH 43216 <i>No phone number available</i>	Dec 7, 2005	Conventional mortgage on behalf of 230 M T SALES HUDSON V. This inquiry is scheduled to continue on record until Jan 2008.
LANDSAFE	Date	Reason
6400 LEGACY DR PTX-87 PLANO TX 75024 <i>No phone number available</i>	Oct 27, 2005	Real estate loan on behalf of COUNTRYWIDE FS LD. This inquiry is scheduled to continue on record until Nov 2007.



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inquiries shared only with you

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

- offer credit information about you to those with a permissible purpose, for example to:
 - other creditors who want to offer you preapproved credit;
 - an employer who wishes to extend an offer of employment;
 - a potential investor in assessing the risk of a current obligation;
 - Experian Consumer Assistance to process a report for you;
 - your current creditors to monitor your accounts (date listed may reflect only the most recent request).

These inquiries do not affect your credit score.

WASHINGTON MUTUAL 201 3RD AVE EATTLE WA 98101	<i>Date</i> Jun 22, 2007; Dec 18, 2006
HOICEPOINT/INS P&C 300 ALDERMAN DR PHARETTA GA 30005 In behalf of AMERICAN MODERN INS ROU In behalf of AMERICAN MODERN INS GROUP for insurance underwriting	<i>Date</i> Mar 27, 2006
ROGRESSIVE INSURANCE 300 WILSON MILLS RD LEVELAND OH 44143	<i>Date</i> Mar 27, 2006
WASHINGTON MUTUAL 201 3RD AVE EATTLE WA 98101	<i>Date</i> Jul 1, 2005
EXPERIAN PO BOX 2002 ELEN TX 75013	<i>Date</i> Dec 4, 2003; Apr 23, 2003

EXPERIAN

Date
Apr 23, 2003

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Personal information

The following information is reported to us by you, your creditors and other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud protection efforts, a notice with additional information may appear.

Names

DOUGLAS D DEMASI Sr
Name identification number: 26829
DOUGLAS D DEMASI
Name identification number: 24383
DOUGLAS D DEMASI Sr
Name identification number: 29133
DOUGLAS D DEMASI
Name identification number: 21048
DOUGLAS DEMASI
Name identification number: 1
DOUG DEMASI
Name identification number: 11133
DOUGLAS DEMASI Sr
Name identification number: 24534
DOUGLAS D DEMASIR
Name identification number: 19588
DOUGLAS D DEMASI
Name identification number: 28746
DOUGLAS D DEMASI Sr
Name identification number: 22274
DOUGLAS D DEMASI Sr
Name identification number: 30052
DOUGLAS DE-MASI
Name identification number: 12518
DOUGLAS DE MASI
Name identification number: 5703
DOUGLAS D DEMASSI
Name identification number: 10955
DOUGLES DEMASI
Name identification number: 10120
DOUGLAS DEMASI
Name identification number: 28555

Names

DOUGLAS D DEMASI
Name identification number: 23275
DOUGLAS DEMASI Sr
Name identification number: 29035
DOUGLAS A DEMASI
Name identification number: 26990

Addresses

These addresses are listed in no particular order and may include previous addresses where you received mail. The geographical code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

	Type of address	Geographical code
300 N MIDDLETOWN RD PEARL RIVER NY 10965-1262 Address identification number 0020909967	Multifamily	0-1260010-87-5600
1214 BEEKMAN RD HOPEWELL JUNCTION NY 12533-5578 Address identification number 0516646133	Single family	0-2000210-27-2281
1216 BEEKMAN RD HOPEWELL JUNCTION NY 12533-5578 Address identification number 0381111773	Single family	0-2000210-27-2281
31 SHERWOOD FRST APTF WAPPINGERS FALLS NY 12590-5725 Address identification number 0026523416	Apartment complex	0-19030090-27-2281
1216B BEEKMAN RD HOPEWELL JCT NY 12533-5578 Address identification number 0495608184	Single family	0-2000210-27-2281
675 BEEKMAN RD HOPEWELL JCT NY 12533-6308 Address identification number 0026270657	Single family	0-5010190-27-2281
RR 1 HOPEWELL JCT NY 12533-9801 Address identification number 0026280075	Rural route	0-5020130-27-2281



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Personal information continued

Type of address	Geographical code	Type of address	Geographical code
21416 BEEKMAN IOPEWELL JUNCTION NY 12533- address identification number 646383434	0-00- 0-	RR 322 12533- Address identification number 0024920432	0-00- 0-
21416 BEEKMAN ROAD IOPEWELL JUNCTION NY 12533- address identification number 555541687	0-00- 0-	Social Security number variations As a security precaution, we did not list the Social Security number that you provided when you contacted us. The numbers below are variations that have been reported to US.	
216A BEEKMAN RD IOPEWELL JUNCTION NY 12533-5578 address identification number 460663876	0-2000210-27-2281	Date of birth Oct 30, 1952	
5 MAYFAIR RD DOUGHQWAG NY 12570-5010 address identification number 326443932	0-2000130-27-2281	Telephone numbers 845 227 5387	
BC DOUGHQWAG NY 12570- address identification number 362317528	0-00- 0-	Spouse or co-applicant PATRICIA	
BEEKMAN RD IOPEWELL JUNCTION NY 12533-6176 address identification number 326273961	0-5010120-27-2281	Employers SELF EMPLOYED DOUGLAS BUILDERS INC	
BOX 322 IOPEWELL JUNCTION NY 12533-0322 address identification number 326265959	0-5020130-27-2281	Notices This address has pertained to a business: 300 N MIDDLETOWN RD PEARL RIVER NY 10965 ENGINEERING-MANAGEMENT SERVICE: 300 N MIDDLETOWN RD, PEARL RIVER, NY, 10965	
BOX 691 DOUGHQWAG NY 12570-0691 address identification number 326445553	0-2000210-27-2281	---End of Report---	
22 BEEKMAN RD IOPEWELL JCT NY 12533-6260 address identification number 326275208	0-5010190-27-2281	If you disagree with information in your report you may dispute it at: www.experian.com/disputes	



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Southern District of New York
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New York, New York 10007
Telephone: 212-637-2719
Fax: 212-637-2730
Email: Lawrence.Fogelman@usdoj.gov

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----	X	
DOUGLAS D. DE MASI SR.,	:	<u>CERTIFICATION</u>
	:	
Plaintiff,	:	08 Civ.
	:	
- against -	:	
	:	
SENATOR CHARLES E. SCHUMER,	:	
	:	
Defendant.	:	
-----	X	

I, Michael J. Garcia, United States Attorney for the Southern District of New York,
pursuant to the provisions of 28 U.S.C. § 2679(d), and by virtue of the authority vested in me
under 28 C.F.R. § 15.4, hereby certify, on the basis of the complaint and the information now
available with respect to the allegations made therein, that defendant Senator Charles E.
Schumer was acting within the scope of his employment as a United States Senator at all times
relevant to the incidents alleged in the complaint.

Dated: New York, New York
May 21, 2008


MICHAEL J. GARCIA
United States Attorney for the
Southern District of New York